

AUTO FACTORS, INC PRIVACY STATEMENT

- We understand that you expect privacy and security for your personal and financial affairs. To that end we recognize our obligation to keep your information secure and confidential.
- We collect nonpublic personal information about you from the following sources:
 1. Information we received from you on applications.
 2. Information about your transactions with us.
 3. Information we receive from consumer reporting agencies.
- Our employees are governed by a strict code of conduct, and access to customer information is restricted to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.
- We will not reveal customer information to any external organization, other than credit reporting agencies unless we have previously informed the customer in disclosures or agreements, have been authorized by the customer, or are required by law.
- For purposes of risk management, we will exchange information about our customers with reputable reference sources and clearing-house services.
- We will attempt to keep customer files complete, up to date and accurate. We will tell our customers how and where to conveniently access their account information (except when prohibited to do so by law) and how to notify us about errors which we will promptly correct.
- We will continuously assess ourselves to ensure that customer privacy is respected.
- To file a Privacy complaint write to:

PRIVACY OFFICER
AUTO FACTORS, INC
99 W HAWTHORNE AVE. SUITE 318
VALLEY STREAM, NY 11580