

FACTS

WHAT DOES WESTVIEW FINANCIAL SERVICES VA, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and credit scores obtained in connection to our relationship ▪ Your payment record and amount(s) and type(s) of credit that you have with us ▪ Usage of your credit and balance(s) you maintain on your account(s) 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Westview chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Westview share?
	For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES
	For our marketing purposes- to offer our products and services to you	YES
	For joint marketing with other financial companies	YES
	For our affiliates' everyday business purposes- information about your transactions and experiences	YES
	For our affiliates' everyday business purposes- information about your creditworthiness	YES
	For our affiliates to market to you	YES
	For nonaffiliates to market to you	YES
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 855-502-8824 — our menu will prompt you through your choice(s) or ▪ Visit us online: http://www.westviewfinance.com/ContactUs.aspx to email us <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 855-502-8824 or go to : http://www.westviewfinance.com/ContactUs.aspx to email us	

Who we are

Who is providing this notice?

Westview Financial Services VA, LLC d/b/a Westview Financial Services

What we do

How does Westview protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also restrict access to your personal information to employees who need to know that information to provide products or services to you.

How does Westview collect my personal information?

We collect your personal information, for example, when you

- Apply for credit or open a credit account assigned to us
- Pay your bill or give us your contact information
- Provide us with employment and residence information

We also may collect your personal information from others, such as credit bureaus and other companies with whom you do business.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account unless you tell us to limit only the sharing of your personal information.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include consumer finance companies such as Tidewater Finance Company, which does business as Tidewater Motor Credit and Tidewater Credit Services; Tidewater Mortgage Services, Inc.; Pioneer Finance, LLC; and Indian River Finance, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our nonaffiliates are retail sellers of consumer goods and providers of financial products related to the retail sale of those goods.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We may jointly market with retail sellers of consumer goods and providers of financial products related to such sales.*