

New Wave Credit
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FACTS	WHAT DOES NEW WAVE CREDIT DO WITH YOUR PERSONAL INFORMATION?	Revised 3/23
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income. • Account balance and payment history. • Credit history and credit scores. • Identifying information such as name, address, telephone number, occupation. • Information obtained from third parties regarding your assets, income, liabilities. • Information about other transactions you may have been involved in. • Information from Consumer Reporting Agencies, such as credit bureau and the reports they have provided. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 One Way Auto Finance, Inc. chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does New Wave Credit share?	Can you limit this sharing?
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	NO
For our marketing purposes- to offer our products and services to you	NO	N/A
For joint marketing with other financial companies	NO	N/A
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes- information about your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For nonaffiliates to market to you	NO	N/A

Questions?Call 949-418-1001 or e-mail at info@newwave-credit.com**Who we are**

Who is providing this notice?

New Wave Credit

What we do

How does New Wave Credit protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
How does New Wave Credit collect my personal information?	We collect your personal information, for example, when you open an account by way of your vehicle purchase, pay your bills or apply for credit. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

Protecting customer information is important to us. We use policies, procedures, and systems to maintain the accuracy of customer information and to protect it from improper use or loss. Only those persons who need it to perform their job responsibilities in order to effect, administer, or enforce a customer's account are authorized to access that information. We provide training and communication programs to educate our personnel about the meaning and requirements of this privacy policy. In addition, we maintain physical, electronic, and procedural security measures that comply with state and federal regulations to safeguard your information. We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted or required by law.

Please visit www.newwave-credit.com to review this policy as it may change and please advise as to whether you do not agree to receive notices from New Wave Credit via its website as you may have previously so agreed.