



**FACTS**

**WHAT DOES NEWPORT ACCEPTANCE DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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 Newport Acceptance to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>Newport Acceptance collects and shares personal information that can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• Account balances, transactions history</li> <li>• Credit history and address.</li> </ul> <p>When you close your account, we continue to share information about you according to our policies.</p>
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the table below, we list the reasons financial companies can share personal information; the reasons Newport Acceptance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information?	Does Newport Acceptance share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – to process your transactions, maintain your account, and report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don’t share
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – information about creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share
<b>Contact Us</b>	<b>Call 1-800-353-5886 or (714) 832-5274.</b>	

See reverse side for more information

<b>Sharing practices</b>	
<b>How often does Newport Acceptance notify me about their practices?</b>	We must notify you about our sharing practices when your account is established with us and each year while you are a customer.
<b>How does Newport Acceptance protect my personal information?</b>	We are a company committed to securing personal information and protecting the privacy of our customers. We treat your information the way we would want our information treated. To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Newport Acceptance collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Apply for vehicle financing</li> <li>• Make your monthly payment</li> <li>• Contact us regarding your account.</li> </ul> We also collect personal information from you or others, such as credit bureaus, employers, or other companies.
<b>Why can't I limit all sharing?</b>	We share personal information about you as permitted by law. Federal law gives you the right to limit sharing only for: <ul style="list-style-type: none"> <li>• Affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates to market to you</li> <li>• Nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Everyday business purposes</b>	The actions necessary by financial companies to run their business and manage customer accounts, such as: <ul style="list-style-type: none"> <li>• Processing transactions</li> <li>• Providing information to credit bureaus</li> <li>• Responding to court orders and legal investigations.</li> </ul> <i>You can not limit this sharing.</i>
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Newport Acceptance does not share with affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Newport Acceptance does not share with nonaffiliates.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Newport Acceptance does not jointly share.</i>