

# FACTS

## WHAT DOES MEGA AUTO FINANCE 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:

- Social Security number and income
- Payment history and account balances
- Assets and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

### 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 customer's personal information; the reasons Mega Auto Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mega Auto Finance share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or to comply with third party contracts in the ordinary course of business	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

### Questions?

Call 619-878-9610 or go to <http://www.megaautofinancegroup.com>

## Who we are

### Who is providing this notice?

Mega Auto Finance

## What we do

### How does Mega Auto Finance 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.

### How does Mega Auto Finance collect my personal information?

We collect your personal information, for example, when you

- Apply for credit or start an account
- Provide employment or income information
- Pay us by check or use a debit card

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. [See below for more on your rights under state law.]

## Definitions

### Affiliates

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

- *Mega Auto Finance has no affiliates.*

### Nonaffiliates

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

- *Mega Auto Finance does not share with non-affiliates so they can market to you.*

### Joint Marketing

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

- *Mega Auto Finance does not jointly market.*

## Other important information

**California Residents:** California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit our CCPA Privacy Notice Online at [www.megaautofinancegroup.com](http://www.megaautofinancegroup.com).

**California and Vermont Residents:** We will not share your information with companies outside of Mega Auto Finance except for our everyday business purposes, for marketing our products and services to you, or as required or permitted by law or with your consent.