

FACTS

WHAT DO WFS, WCC, WFI, and WESTLAKE DIRECT (collectively “US,” “WE,” or “OUR”) 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 income; ▪ account balances and payment & transaction history; ▪ credit scores and phone numbers.
How?	All financial companies need to share customers’ personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For 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 marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below, or ▪ Call toll free as follows: WFS 888-739-9192; WCC 800-589-0290; WFI 888-434-5913; and Westlake Direct 888-960-7680. <p>Please note: 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 no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call toll free as follows: WFS 888-739-9192 ; WCC 800-589-0290 ; WFI 888-434-5913 ; and Westlake Direct 888-960-7680 .

Mail-in Form

Mark any you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
☐ Do not allow your affiliates to use my personal information to market to me.
☐ Do not share personal information with nonaffiliates to market to me.

Name

Address

City, State, Zip

Account Number:

Mail to:

Westlake Financial Services
c/o WFS, WCC, WFI, or Westlake Direct
P.O. Box 76809
Los Angeles, CA 90076-0809

Who we are

Who is providing this notice to you?	Westlake Services, LLC dba Westlake Financial and Westlake Financial Services ("WFS"); Wilshire Commercial Capital L.L.C. dba Wilshire Consumer Credit, LoanCenter, www.Loancenter.com, INeedCashNow, www.INeedCashNow.net, 1800CarTitle, www.1800CarTitle.com, and 1800CarTitleLoan (collectively "WCC"); Western Funding Incorporated ("WFI"); and Westlake Direct, LLC ("Westlake Direct").
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What we do

How do we protect your 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 do we collect your personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ give us your contact information; ▪ apply for financing or apply for a loan; ▪ pay your bills or provide account information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why you can't limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ 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. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when you limit sharing for an account you hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. Our affiliates include financial companies such as WFS; WCC; WFI; Westlake Direct; Toyota of North Hollywood; Midway Rent a Car, Inc.; Knight Management Insurance Services, LLC; Knight Insurance Company; KnightBrook Insurance Company; CULA, LLC; US Insurance Services, LLC dba Onward Insurance Services; Nowpay, LLC; and Covered Care, LLC; and nonfinancial companies such as Nowcom Corporation and GlobalTrack GPS, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial companies, nonfinancial companies, auto-related companies, and marketing analytics companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include dealerships with whom we have a business relationship.

Other important information

California residents only: California residents have additional rights to limit sharing. Please see the enclosed "Important Privacy Choices for Consumers" notice provided to you describing your right to control sharing. Also, we will not disclose your personal information to nonaffiliated third parties unless you authorize us to make those disclosures.

Vermont residents only: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

North Dakota residents only: We will not disclose your personal information to nonaffiliated third parties unless you authorize us to make those disclosures.