

Privacy Policy

National Auto Loan Network (NALN)TM is committed to protecting the privacy of our customer. This notice describes our privacy policy.

It is important for you to know that we do not, nor will we ever, sell, share, trade or rent names or other information about our customers to third-party marketers.

References to “we,” “us,” and “our,” refer to NALN and “you” or “your” shall mean NALN customers. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

Information We Gather

In the course of providing services to you, we gather information about you from the following sources:

- Information we receive from you on applications or other forms (including web-based communications, applications, and forms);
- Information about your transactions and account experiences with us;
- Information we receive from consumer reporting agencies; and
- Information obtained when verifying information you provide on applications or other forms (this may be from your current or past employers or from other institutions where you conduct financial transactions).

Cookies Information

"Cookies" are small pieces of information sent by a web site's server to a user; the user's computer may show the information back to the server on subsequent pages or actions. Session cookies end when the session with the server ends.

When you browse our web site www.nationalautoloannetwork.com you do so anonymously and personal information about you is not collected. When you access our Online Application system, session cookies are used. Session cookies are necessary for the security of your account and are used for authentication only.

Information We Disclose

As permitted by law: We may disclose information we have gathered about you as permitted or required by law. For example, information may be disclosed in connection with a subpoena or similar legal process or to credit bureaus.

In addition, we may disclose the following types of information we have gathered about you to companies that perform marketing support or other services for us:

- Information we receive from you on applications or other forms (such as your name and address); and
- Information about your transactions and account experiences with us (such as your loan balance and the types of products or services you purchased).

Except as set out above, we do not, nor will we ever, sell, share, trade, or rent names or other information about our customers to third parties.

How We Protect Your Information

Access to information about you is limited to NALN employees who provide products or services to you. NALN employees are trained and understand the importance of safeguarding your information. We maintain physical, electronic and procedural safeguards that meet or exceed federal standards to protect your information.

NALN's Online Application system provides secure services over the Internet through a protocol known as Secure Sockets Layer. To access your online profile, you will need access to a computer with Internet access and a Secure Sockets Layer compatible browser. The Secure Sockets Layer validates the identity of our site to our customers by using a digital certificate.

When you enter NALN's Online Application system, encryption is automatically enabled. This is called a secure site. To verify if an Internet session is secure, check the key icon in the corner of your browser's screen. If the key appears intact, then encryption is activated.

Links

Our web site may contain links to other sites. Please note that the privacy policy at these other sites may be different from NALN's. You should review the privacy policy of any site linked to our site before providing any information.

Children

We do not solicit data from or market to children under the age of 18 on our web site. When you browse our web site, you do so anonymously; information about you is not collected.

Information on Public Records

NALN will only share your information with authorized agents and our partner lenders; or as may be required by federal or state law or by court order. You will also be given the opportunity to consent to the use of your information for any other purposes.

How to Remove Your Name from Credit Offers

If you prefer not to receive unsolicited pre-approved credit or insurance offers, you can remove your name from lists used by credit reporting agencies (CRAs) for these purposes. To remove your name and address, call 888/5OPTOUT (888/567-8688) or go to www.optoutprescreen.com. By removing your name, you will no longer receive unsolicited credit offers from the credit union or other businesses, such as credit card companies, department stores and banks.

When you call to remove your name from credit bureau lists, you will be given a choice to opt out for five years or permanently. Even though your request becomes effective within a week of calling, it may take several months before you see a reduction in the amount of unsolicited offers of credit.

How to Reduce Telemarketing Calls

The National Do Not Call Registry was created to offer consumers a choice regarding telemarketing calls and gives you an opportunity to limit the telemarketing calls you receive. The National Do Not Call Registry is managed by the Federal Trade Commission (FTC), the nation's consumer protection agency. Thirty-one days after placing your phone number on the registry, most (but not all) telemarketers should stop calling. For more information on the National Do Not Call Registry, or to register your phone number, go to www.donotcall.gov or call 888/382-1222.

Telephone numbers placed on the National Do Not Call Registry will remain on it permanently (unless you choose to remove it) due to the Do-Not-Call Improvement Act of 2007, which became law in February 2008. If you have previously registered your phone number, your registration will not expire after five years, but instead will be permanent.

How to Reduce Junk Mail

The Direct Marketing Association (DMA) sponsors Mail Preference Service (MPS), which has been helping consumers since 1971 limit the national non-profit or commercial mail they receive at home. If you would like to reduce the amount of advertising you receive from companies, you can register for this service online or by mail. The DMA charges a \$1 fee for mail registrations.

Mail Preference Service

Direct Marketing Association
P.O. Box 643
Carmel, NY 10512
www.dmaconsumers.org/consumerassistance.html

If you contact this agency, you will have the option of removing your name from catalog offers of specific companies, other mail offers of specific companies, or all mail offers. Your name will be removed from your list(s) of choice for three years. Removing your name from these lists will not end all solicitations from businesses that do not subscribe to the service or companies with which you do business. To eliminate mail from those businesses—as well as mail addressed to “occupant” or “resident”—write directly to each source.

Working Together to Protect Your Identity

We are committed to ensuring the protection of your personal information. You may want to find out if any credit accounts have been opened in your name without your consent.

Free Credit Reports

You are entitled to receive one free credit report every 12 months from each of the three nationwide consumer credit reporting agencies—Equifax, Experian, and Trans Union.

These three consumer reporting agencies have set up a central web site, a toll-free telephone number and a mailing address through which you can order your free annual report. To order, visit www.annualcreditreport.com, call 877/322-8228, or print and complete the Annual Credit Report Request Form (available online at www.ftc.gov/credit) and mail it to:

Annual Credit Report Request Service

P.O. Box 105281
Atlanta, GA 30348-5281

Do not contact these three consumer reporting agencies individually. Free annual credit reports are available only through the above methods.

When ordering your free report you will be asked to provide your name, address, date of birth, and social security number. In addition, you may be asked to provide further identifying information based on information contained in your credit report.

Only one web site, www.annualcreditreport.com, is authorized to fulfill orders for the free annual credit report you are entitled to by law. Other web sites that claim to offer free credit reports, free credit scores or free credit monitoring are not part of the legally-mandated free annual credit report program. In some cases, the “free” product comes with strings attached.

For more information, refer to the Federal Trade Commission (FTC) brochure, “Your Access to Free Credit Reports,” available on the FTC’s web site at www.ftc.gov.

Report Identity Theft

If someone has fraudulently used your identity to establish credit, contact your credit union immediately and then report the incident as quickly as possible to each of the consumer reporting agencies:

- Experian: 888-397-3742
- Equifax: 800-525-6285
- Trans Union: 800-680-7289
- Innovis: 800-540-2505