

Privacy Policy for Foreman Financial Inc.

This policy is effective as of February 2, 2015.

FACTS	WHAT DOES FOREMAN FINANCIAL INC. 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 employment information • Account balances and transaction history • Credit history and credit scores 		
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 Foreman Financial Inc. chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Foreman Financial Inc. 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	Yes	No
	For joint marketing with other financial companies	No	We Don't Share
	For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
	For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share (unless you authorize)
	For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	Call 1-800-867-1288 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 <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 1-800-867-1288

Who we are

Who is providing this notice?	Foreman Financial Inc. is a motor vehicle sales finance company specializing in non-prime automobile loans. Foreman Financial Inc. purchases retail installment sale contracts from auto dealers who have non-prime consumers.
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What we do

How does Foreman Financial Inc. 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.
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<p>How does Foreman Financial Inc. collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or provide employment information • apply for a loan or use your credit or debit card • give us your income information • pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. Foreman Financial Inc. does not share with nonaffiliates so they can market to you.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Foreman Financial Inc. does not jointly market.</p>

Other important information

<p>Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.</p>
<p>Foreman Financial Inc. is licensed and examined under the laws of the State of California and by state law are subject to regulatory oversight by the California Department of Financial Protection and Innovation. Any consumer wishing to file a complaint against Foreman Financial Inc. should contact the California Department of Financial Protection and Innovation through one of the means indicated below: In person or U.S. Mail: California Department of Financial Protection and Innovation, Attn: Consumer Services, 2101 Arena Blvd, Sacramento, CA 95834. Telephone No.: 1-866-275-2677. Website: www.dfpi.ca.gov</p>
<p>Foreman Financial Inc. does share nonpublic personal information with nonaffiliated third parties including, but not limited to, repossession companies, private investigators, collection agencies, U.S.P.S. address verification companies, current and past employers and law firms in the case of a default or verification purposes. Foreman Financial Inc. can also share nonpublic personal information with nonaffiliated third parties to protect against potential fraud or unauthorized transactions, respond to judicial process, and comply with federal, state, or local legal requirements.</p>

THIS PRIVACY NOTICE APPLIES TO CONSUMERS AND NOT TO A BUSINESS ENTITIES OR BUSINESS TRANSACTIONS. THE NOTICE DOES NOT CONSTITUTE A CONTRACT, NOR DOES IT MODIFY OR AMEND ANY AGREEMENT WE HAVE WITH YOU.