

## Privacy Notice

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We notify our customers annually of their privacy rights. Keeping your personal financial information secure and confidential is our utmost priority. We value the trust and confidence that you have placed in us and we will continue to protect your privacy. 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.

### **Protecting Your Information**

The security of personal financial information is very important to us and we take a number of steps to protect it. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We also require our affiliate companies to maintain strong confidentiality practices.

### **Information We Collect**

In order to service your account, we collect nonpublic personal information about you from the following sources.

Information we receive from you on application or other forms.

Information about your transactions with us, our affiliates or others.

Information we receive from a consumer reporting agency.

### **Information We Share**

We provide information to credit reporting agencies about your accounts.

We may also disclose nonpublic personal information about you as permitted or required by law. That may involve information in connection with a subpoena or similar legal process, a fraud investigation or the recording of titles and liens in public records.

This notice and the Annual Privacy Notice describes our privacy policy and is provided to you as required by law. If you have any questions, please call us toll-free at (703) 525-7441.

## ANNUAL PRIVACY NOTICE

C & G Financial, Inc. Privacy Notice [\(Download PDF\)](#)

<b>FACTS</b>	<b>WHAT DOES C &amp; G DO WITH YOUR PERSONAL INFORMATION?</b>
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<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 us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances , transaction history and payment history</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 C &G chooses to share; and whether you can limit this sharing.
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<b>Reasons we can share your personal information</b>	<b>Does C &amp; G share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<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	No

<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>C &amp; G Financial, Inc.</b>

<b>What we do</b>	
<b>How does C &amp; G protect my personal information?</b>	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.
<b>How does C &amp; G collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or pay money</li> <li>▪ Pay your debt or apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>C &amp; G Imports, Inc.</i></li> </ul>

<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>▪ <i>C &amp; G does not share with our nonaffiliates so they can market to you</i></li></ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>▪ <i>C &amp;G doesn't jointly market</i></li></ul>