

**FACTS**

**WHAT DOES RICHMOND FORD WEST 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
- Account balances and payment history
- Credit history and credit score

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 customer’s 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 Richmond Ford West chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dealership Share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transaction, maintain your account(s), respond to court orders and legal investigation, 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 our joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	No	We do not share
<b>For our affiliates’ to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share
Questions?	Our Website:	

What we do

**How does Richmond Ford West 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, secured files, and buildings.

**How does Richmond Ford West collect my personal information?** We collect your personal information, for example, when you

- Show us your driver’s license
- Pay us by check
- Apply for a loan
- Apply for financing
- Provide account information

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.

Definitions

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

- Richmond Ford West has no affiliates

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.

- Richmond Ford West does not share with nonaffiliates so they can market to you.

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

- Richmond Ford West doesn’t jointly market.