

## **DYCK-O'NEAL, INC. PRIVACY POLICY FOR CONSUMERS**

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313. This policy statement takes precedence over any previous policies issued by Dyck-O'Neal, Inc.

### **Collecting Information**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including name, mailing address, e-mail address, social security number, telephone number, and information about your financial status, such as employment, income, monthly expenses, and assets;
- Information from transactions with us, our affiliates or with others. For example, your payment histories, account balances, and other transaction records;
- Information from consumer credit reporting agencies, such as information relating to your credit-worthiness, your credit score and credit usage;
- Information we purchase from other companies that provide data assembled from public databases; and,
- Information that we obtain from outside sources such as data from public records or from the Internet.

### **Shared Information**

- We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
- We do not sell or share your information with outside companies who may want to offer you products or services.
- In accordance with standard industry practice, and as allowed under federal and state law, Dyck-O'Neal, Inc. routinely provides data about loan repayment and other transactions to credit reporting agencies.
- Certain federal and state statutes may require us to disclose certain information about you. For example, if you are involved in litigation, we may be ordered to provide information to a court. In these circumstances, only the specific information required by law, subpoena, or court order will be disclosed.
- We may disclose information we have about you to regulatory authorities and law enforcement officials.

### **Security**

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you and servicing of your account.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Keeping your account information accurate and up to date is important. If you believe your account information is inaccurate, please contact us using the contact information in your most recent statement or on our website at [www.dyckoneal.com/contact.htm](http://www.dyckoneal.com/contact.htm), and we will promptly update your information.

### **Important Information About Your Account**

#### **Federal Law and the laws of various states require us to provide the following information:**

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations (this includes late payments, missed payments, or other defaults).