

Alford Finance, Inc.

Privacy Policy

Our Privacy Policy applies to those persons who obtained from us financial products or services to be used for personal, family or household purposes. Our goal is to respond to your inquires, to provide better customer service, and to provide products, services and other promotional information we believe may help meet your needs or be of interest to you. This Privacy Policy explains:

- (1) The types of information we may collect
- (2) The types of information we may disclose
- (3) The types of third parties we may disclose to
- (4) How we protect the nonpublic information
- (5) How you may instruct us not to disclose certain information about you which we are not otherwise permitted to disclose by law.

The types of information we may collect about you from the following sources:

- (1) Information we receive from you on applications or other forms, such as: your name, address, telephone number, employment history.
- (2) Information about your transactions with us, our affiliated third parties, such as: your account balance, payment history, and creditworthiness.
- (3) Information received from consumer credit reports or agencies, such as: your creditworthiness, credit score, credit history.
- (4) Representations made by you to us, such as: your employment history, account balances, payment histories, your relationships with other persons or entities whom you have listed as a reference.

We may disclose all of the nonpublic personal information that we collect about you, as previously described to affiliated and nonaffiliated third parties.

We may disclose your nonpublic personal information to the following types of affiliated and nonaffiliated third parties:

- (1) Financial service providers, such as AFI Financial, Alford Motors, Inc. , insurance agents, mortgage brokers, and providers of after-market products and service contracts.
- (2) Non-financial service providers, such as: other car dealerships, warranty and service contract companies, service garages, other repair facilities, direct marketers, providers of after-market products.

We may disclose your nonpublic personal information to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as: advertising or marketing services, make customer satisfaction inquires on our behalf, or provide internet related marketing services.

We are permitted by law to disclose information about you to third parties that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosures.

We take our responsibility to protect your nonpublic personal information very seriously. Whenever we collect information about you, we restrict access to your information to our employees and those third parties who need the information to serve you or provide products, services and other promotions that may meet your needs or interests. We also maintain physical, electronic and procedural safeguards to protect the confidentiality and security of the information we collect. We require any third party who receives information about you from us to agree to keep that information confidential and to use the information only for the purpose for which it was disclosed.

If you are comfortable with our Privacy Policy then no further action needs to be taken. If you prefer that we do not disclose your information, except when permitted by law, you may complete the "OPT OUT" form enclosed. If you choose to OPT OUT please check the appropriate box or boxes and return to our office by mail or in person.

This Privacy Policy and your opt out decision applies to our company and affiliates.

We appreciate your business and the opportunity to assist you in understanding our Privacy Policy. We hope that you have found this information to be useful and appreciate the opportunity to continue to serve you in the future.

Alford Finance, Inc.

Opt Out Form

Many of our customers have found the products, services and other promotional information offered by us and the affiliated third parties described in this Privacy Policy helpful and informative. However, if you prefer that we not share your nonpublic personal information with these affiliated third parties, you may direct us not to do so by checking the appropriate box or boxes below and returning this form to our office.

AUTHORIZATION

- Check this box if you do not want us to share your personal nonpublic information with non affiliated third parties except as permitted by law. (Note: If there are joint parties to your account, any party may complete this form, which will apply to all parties on the account.)

NONAFFILIATED

- Check this box to authorize us to share your nonpublic personal information with affiliated and/or nonaffiliated third parties. I understand that in checking this that you may be better able to serve me and that I may receive offers for other products and services that may be of value to me.

AFFILIATED

- Check this box if you do not want us to share your personal nonpublic information with affiliated third parties except as permitted by law. (Note: If there are joint parties to your account, any party may complete this form, which will apply to all parties on the account.)

Comments:

Name

Address

Phone