

# FACTS

## WHAT DOES WOODWARD CAPITAL DO WITH YOUR PERSONAL INFORMATION?

<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.
<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>■ Credit History and Credit Score</li> <li>■ Employment Info and Banking Info</li> </ul>
<b>How?</b>	All financial companies need to share <b>Customers</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers</b> personal information; the reasons <b>Woodward Capital</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Woodward Capital share?	Can you limit this sharing?
<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>	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	YES	NO
<b>For our affiliates to market to you</b>	NO	WE DONT SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DONT SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 703-495-2740 —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.woodwardcapitalllc.com">www.woodwardcapitalllc.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>45</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 703-495-2740 or go to <a href="http://www.woodwardcapitalllc.com">www.woodwardcapitalllc.com</a>
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## Who we are

**Who is providing this notice?**

Woodward Capital LLC d/b/a Woodward Capital

## What we do

**How does Woodward Capital 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.

**How does Woodward Capital collect my personal information?**

We collect your personal information, for example, when you

- Finance an auto loan or give us your contact information
- Provide wage statements or bank statements
- Provide employment information or provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, and 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.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

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

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**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Woodward Capital 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.

- Our joint marketing partners include insurance providers and warranty or service contract providers.

## Other important information