

FACTS **WHAT DOES MOUNTAIN WEST FINANCIAL, INC. DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives the 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
- ◆ Assets and credit scores
- ◆ Account balances and payment history

When you are *no longer* our customer, we continue to share information as described in this notice.

How? 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 MOUNTAIN WEST FINANCIAL, INC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MOUNTAIN WEST FINANCIAL, INC. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies -	Yes	No
For our affiliates’ everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes - information about your creditworthiness	No	We don’t share
For our affiliates to market you -	Yes	Yes
For nonaffiliates to market you -	No	We don’t share

To limit our sharing ◆ Mail the **form** below

Please note
If you are *a new* customer, we will begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However you can contact us at any time to limit our sharing.

Questions? Call (888) 793-6470 or go to www.mwfinc.com


Mail –in Form

Mark any/all you want to limit:		Mail to: Mountain West Financial, Inc. Attn: Marketing Opt Out 1209 Nevada St. #200 Redlands, CA 92374
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market me.		
Mail –in Form		
Address		
City, State, Zip		
Loan #		

Who are we

Who is providing this notice?	MOUNTAIN WEST FINANCIAL, INC.
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What we do

How does MOUNTAIN WEST FINANCIAL, INC. 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. We authorize our employees to get your information only when they need it to do their work, and we require companies that work with us to protect your information.
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How does MOUNTAIN WEST FINANCIAL, INC. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Apply for a loan or provide account information ◆ Provide employment information or show your driver's license ◆ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ Sharing for affiliates' everyday business purposes—information about your credit worthiness ◆ Affiliates from using your information to market to you ◆ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing, See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Our affiliates include non-financial companies such as Mortgage Works, LLC, and financial companies such as Fast Forward Insurance, Inc., DBA Fast Forward Insurance Services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>MOUNTAIN WEST FINANCIAL, INC. does not share with nonaffiliates so they can market you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include categories of companies such as insurance companies and real estate companies.</i>

Other important information

California Residents: Please see additional privacy notice "IMPORTANT PRIVACY CHOICES FOR CONSUMERS"

Nevada Residents: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Do Not Call list by calling 1-888-793-6470 or by writing us at Mountain West Financial, Inc., Attn: Marketing Do Not Call, 1209 Nevada Street, #200, Redlands CA 92374. For more information, call us at the number above or email optout@mwfinc.com with "Nevada Do Not Call" in the subject line. You may also contact the Nevada Attorney General Bureau of Consumer Protection, 555 E. Washington St., Suite 3900, Las Vegas NV 89101. Phone 1-702-486-3132; email BCPINFO@ag.state.NV.US