

# How VP Auto Sales shares your personal information

## Why am I getting this document?

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 information does VP Auto Sales share?

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
- Credit score and credit history
- Account balance and payment history

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

## How does VP Auto Sales share my information

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 VP Auto Sales chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION <small>"Affiliate" refers to Tejas Finance</small>	DOES VP AUTO SALES SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes - Such as to process your transactions, maintain your accounts(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	NO	WE DON'T SHARE
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates to use for everyday business purposes, including information about your transactions	YES	NO
For our affiliates to use for everyday business purposes, including information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE

## To limit our sharing

1. Send us an email with the words "OPT-OUT" in the subject line to [help@vpautosales.com](mailto:help@vpautosales.com) or
2. Call (972)864-1300.

If you are a new customer, we can begin sharing information 30 days from the date you receive this notice. When you are no longer our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing and to restrict telemarketing and direct mail.

## Questions?

Contact us at (972) 864-1300

## Who we are

WHO IS PROVIDING THIS NOTICE?

VP Auto Sales

## What we do

HOW DOES VP AUTO SALES 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 VP AUTO SALES COLLECT MY PERSONAL INFORMATION?

We collect your personal information, for example, when you

- apply for a loan or give us income information
- provide us with loan application documentation or provide employment information
- give us your contact 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

WHAT HAPPENS WHEN I LIMIT SHARING FOR AN ACCOUNT I HOLD JOINTLY WITH SOMEONE ELSE?

Your choices will apply to everyone on the account.

## Definitions

AFFILIATES

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Tejas Finance

NON-AFFILIATES

Companies not related by common ownership or control. They can be financial and nonfinancial companies. VP Auto Sales does not share with non-affiliates so they can market to you.

JOINT MARKETING

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. VP Auto Sales does not jointly market.

## Other Important Information

**CA and VT Residents:** We will not share your information with companies outside of VP Auto Sales except for our everyday business purposes, for marketing our products and services to you, or with your consent.

**VT Residents only:** We will not disclose credit information about you within or outside the VP Auto Sales family of companies except as required or permitted by law.

**NV Residents:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing section. For more information, contact us at [help@vpautosales.com](mailto:help@vpautosales.com) or (972) 864-1300. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; BCPINFO@ag.state.nv.us.

**Telephone Communications:** All telephone communications with us or our authorized agents may be monitored or recorded.