

FACTS	What does VerHage of Holland do with your personal information?	
Why?	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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> • Social Security Number and Credit History • Payment History and Credit Score • Income and Account Balances <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons financial companies chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does VerHage of Holland share:
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
For our marketing purposes– To offer our products and services to you		YES
For joint marketing with other financial companies		NO
For our affiliates’ everyday business purposes– Information about you transactions and experiences		NO
For our affiliates’ everyday business purposes– Information about your credit worthiness		NO
For our non-affiliates to market to you		NO
		Can you limit this sharing?
		NO
		NO
		NO
		NO
		NO

Who we are	
Who is providing this notice?	VerHage of Holland Inc.
What we do	
How does VerHage of Holland 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 VerHage of Holland collect my personal information?	We collect your personal information, example, when you: <ul style="list-style-type: none"> • Apply for a loan or Pay your bill • Write a check or Rent a vehicle • Use your credit or debit card
Why can't I limit all sharing?	Federal Law gives you the right to limit only: <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 non-affiliates to market to you <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. The can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you
Other Important Information	

CUSTOMER ACKNOWLEDGEMENT: I (we) that I (we) received a copy of this notice on the date below.

BUYER: _____ DATE: _____

CO-BUYER: _____ DATE: _____

EMAIL: _____

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