



PRIVACY NOTICE		WHAT DOES VIRGINIA PORTFOLIO SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?	
Why?		Financial companies choose how they share your personal information. 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, income, account balances, payment history, credit history, credit scores, contact information and address, etc.	
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 Virginia Portfolio Services, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Virginia Portfolio Services, LLC share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes or joint marketing with other companies—to offer our products and services to you		No	Not applicable/we don’t share
For our affiliates’ everyday business purposes or for our affiliates to market to you		No	Not applicable/we don’t share
For non-affiliates’ everyday business purposes		No	Not applicable/we don’t share
For non-affiliates to market to you		No	Not applicable/we don’t share
Who are we?			
Who is providing this notice?		Virginia Portfolio Services, LLC	
What we do			
How does Virginia Portfolio Services, LLC 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 Virginia Portfolio Services, LLC collect my personal information?		We collect your personal information, for example, when you open an account, pay your bills, apply for a motor vehicle retail installment contract. 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 1) sharing for affiliates’ everyday business purposes—information about your creditworthiness, 2) affiliates from using your information to market to you and 3) sharing for non-affiliates to market to you.	
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Non-affiliates		Companies not related by common ownership or control. They can be financial or nonfinancial companies, i.e. repossession companies.	
Joint marketing (not applicable)		A formal agreement between non-affiliated financial companies that together market financial products or services to you.	
Other information			
Privacy Policy updates		We reserve the right to change our privacy policy from time to time. If we do so, we will notify you. If we have decided to share information in a manner that permits you to opt out of such sharing, we will provide you with an opportunity to do so.	
Regulations		This Privacy Notice is provided to you in accordance with the requirements of the federal Gramm-Leach-Bliley Act and its implementing regulations. State laws may provide you with greater privacy protections. Nothing in this Privacy Notice should be construed as amending or modifying any such applicable state laws. To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver’s license or other identifying documents.	