

Privacy Policy

FirstSun Financial, Inc, its websites and affiliates take the position that privacy is a very serious matter and is an essential part of our relationship with customers. We take your personal privacy seriously. We aim to safeguard your privacy, while offering you the opportunity to apply for credit to obtain an automobile loan through our network of participating auto dealers and affiliate partners. In connection with your application for credit, FirstSun Financial may acquire information about you, which is handled as stated in this notice. We collect nonpublic personal information about you from the following sources:

1. Information we receive from you on the actual credit application, such as Name, Address, Social Security number, Monthly Income, date of birth, etc. Social Security Numbers are required on the application form. When you enter your social security number on our form we encrypt it using secure socket layer technology (SSL).
2. We request your authorization to receive information from a consumer reporting agency (Equifax). That authorization is transmitted to a participating automobile dealer or affiliate partner in our network, who will actually request and receive your credit report.
3. Uses of Information - We use the information provided by you on the application to assist us in financing a motor vehicle within our used car dealership or one of our affiliate partners. We also use this information to present other offers of interest that you have not specifically opted out of.
4. Correspondence - The information you provide when communicating in writing, by phone or online with our customer service representatives. We do share information about our customers, their accounts or transactions to others for their use as described in this Privacy Policy.
5. Personally identifiable information - We share personally identifiable information with partners as it relates to offers and promotions where you have opted in.

We maintain strict physical, electronic and procedural safeguards that comply with all state and federal regulations to guard your nonpublic personal information.

We use this information to evaluate your application, and to locate a participating auto dealer or affiliate partner who can continue the process of assisting you in obtaining an auto loan or purchasing an automobile. With your consent, we may inform you of offers for other services offered by third parties.

We do not disclose or sell your information to non-affiliated third parties, except with your prior consent.

Choice/Opt-Out

We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes, when we ask for this information. For example, if you complete our loan application but do not wish to receive any additional marketing material from us or our partners, you may opt-out of any special promotions or offers at anytime by sending an email requesting to opt-out to info@firstsunfinancial.com.

Cookies

"Cookies" are small computer files which are automatically placed on your computer's hard drive when you are connected to a website. At the present time, we do not use cookies to gather information about our customers.

Log Files

As is true of most Web sites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data. We link this automatically collected data to personally identifiable data. IP addresses are linked to personally identifiable information for security purposes.

Sharing Information

FirstSun Financial, Inc. may disclose information about you to the following types of third parties: FirstSun Financial, Inc. affiliates, auto dealerships or other lenders in your region who may be able to assist you in the auto loan application process.

This Privacy Policy applies to consumers that have signed up on the FirstSun Financial, Inc. affiliated websites. We may use the personal information that you supply to us and work with other third party businesses to bring selected retail opportunities to our members via direct mail, email and telemarketing. These businesses may include providers of direct marketing services and applications, including lookup and reference, data enhancement, suppression and validation and email marketing.

FirstSun Financial, Inc. does not knowingly offer its credit application to minors.

Links to Other Sites

This Web site contains links to other sites that are not owned or controlled by FirstSun Financial, Inc. Please be aware that we, FirstSun Financial, Inc. are not responsible for the privacy practices of such other sites.

We encourage you to be aware when you leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information.

Security

The security of your personal information is important to us. When you enter sensitive information (such as a social security number) on our application or order forms, we encrypt that information using secure socket layer technology (SSL). To learn more about SSL, follow this link <http://www.webopedia.com/TERM/S/SSL.html>.

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, you can send email us at info@firstsunfinancial.com.

This privacy statement applies only to information collected by this Web site.

Changes in this Privacy Statement

If we decide to change our privacy policy, we will post those changes to this privacy statement or other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.

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