

FACTS

WHAT DOES FIRST INVESTORS 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.
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What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Income ▪ Account balances ▪ Credit history ▪ Credit scores ▪ Employment information
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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 First Investors chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First Investors 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Call toll-free 1-866-832-9941 - our menu will prompt you through your choices.</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Call 1-800-249-6305 or email us at privacy@fifsg.com .
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Who we are	
Who is providing this notice?	The First Investors family of consumer financial companies including, First Investors Financial Services, Inc., First Investors Servicing Corporation, First Investors Financial Services Group, Inc., First Investors Receivables Funding, First Investors Auto Funding Corporation, First Investors Receivables Corporation, FIALAC Holdings and FIFS Holding Corp.
Sharing practices	
How does First Investors 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 First Investors 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 ▪ Pay us by check ▪ Give us your contact information ▪ Give us your income information ▪ Provide employment information <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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 creditworthiness ▪ 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a First Investors name; and financial companies, such as First Investors Financial Services, Inc. and First Investors Servicing Corporation.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products or services.</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>First Investors and its affiliates may jointly market. Our joint marketing partners include consumer finance companies.</i>
Other important information	
See Privacy Notice - State Disclosures attached hereto for more on your rights under state law.	

Privacy Notice - State Disclosures
rev. May 2014

First Investors provide the following state disclosures to its customers:

Texas Residents: First Investors Financial Services, Inc. and First Investors Servicing Corporation are licensed and examined under the laws of the State of Texas and by state law are subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against First Investors Financial Services, Inc. or First Investors Servicing Corporation should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.

Residentes de Texas: First Investors Financial Services, Inc. y First Investors Servicing Corporation son compañías registradas y sujetos a examinación bajo las leyes del estado de Texas y por ley estatal están bajo la supervisión de la Oficina del Comisionado de Crédito del Consumidor, Office of Consumer Credit Commissioner. Cualquier consumidor que desee presentar una queja en contra de First Investors Financial Services, Inc. o First Investors Servicing Corporation debe comunicarse con la Oficina del Comisionado de Crédito del Consumidor a través de uno de los medios indicados a continuación: Personalmente o por correo de los Estados Unidos: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Número de Teléfono: 1-800-538-1579. Número de Fax: 1-512-936-7610. Correo electrónico: consumer.complaints@occc.state.tx.us. Sitio de la Internet: www.occc.state.tx.us.

Vermont Residents: Except with the authorization or consent of the Vermont resident, First Investors will not share among its affiliates information we receive from customer application materials, consumer reports and information we receive from others about Vermont residents.

If you have any questions concerning this Privacy Notice - State Disclosures, please contact us as follows: call us at 1-800-249-6305 or email us at privacy@fifsg.com.

FOR CALIFORNIA RESIDENTS ONLY:

rev. May 2014

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Why?

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What?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Credit history
- Credit scores
- Employment information

When you are *no longer* our customer, we continue to share your 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 First Investors chooses to share; and whether you can limit this sharing.

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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	No	We don't share
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 to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-249-6305 or email us at privacy@fifsg.com.

Who we are	
Who is providing this notice?	First Investors Financial Services, Inc. and First Investors Servicing Corporation
Sharing practices	
How does First Investors 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 First Investors 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 ▪ Pay us by check ▪ Give us your contact information ▪ Give us your income information ▪ Provide employment information <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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 creditworthiness ▪ 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a First Investors name; and financial companies, such as First Investors Financial Services, Inc. and First Investors Servicing Corporation. First Investors does not share information about your creditworthiness to affiliates or so they can market to you.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Investors Financial Services, Inc. and First Investors Servicing Corporation do not share with nonaffiliates so they can market to 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>First Investors Financial Services, Inc. and First Investors Servicing Corporation doesn't jointly market.</i>
Other important information	

ONLINE PRIVACY POLICY FOR ALL STATES

Overview of Online Privacy Policy

First Investors Financial Services, Inc. and First Investors Servicing Corporation (“First Investors”) understands that you may be concerned about your online privacy. Therefore, we want to make you aware of our online privacy policy for all of our web sites. This Online Privacy Policy describes the information we collect from and about you during your visit to our web sites and how we use information about you, with whom we share it and how we protect it. This Online Privacy Policy applies only to First Investors web sites. Our web sites may contain links to third party sites not controlled by First Investors or covered by this online privacy policy. We recommend that you check the privacy statements of other sites you visit before providing any personal information. If you become a customer of First Investors, and once a year while you remain a customer of First Investors, we will provide you with a Privacy Notice describing our overall privacy practices. It will describe and provide any updates to the collection and sharing of personal information about our customers, as required by law. This Online Privacy Policy pertains to our web sites.

What personal information does First Investors collect online?

We collect personally identifiable information (“PII”) about you from the information you provide to us when you visit our web sites. The information we collect will depend on the web site you visit. This information may include, but is not limited to:

- Name
- Address
- Social Security number in whole or in part
- Phone numbers (including mobile)
- Account number
- Account number at a bank or other financial institution, type of bank account and the name of bank or other financial institution
- Debit card, credit card or checking account numbers
- E-mail address
- Date of birth
- Current residential information
- Employment information
- Income information

** Wireless telephone numbers provided to First Investors are subject to receiving autodialed and/or prerecorded message calls from us.*

How does First Investors use the PII it collects online?

We use PII collected online for various functions, which may include:

- processing your request for services, products or information
- improving our customer service and products
- servicing your account
- facilitating your participation in online activities.

For example, we may use the information you provide when you complete an online application for credit in order to process and evaluate your application. We may also use the information you provide to contact you regarding your account and to process or collect payments. In addition, we may collect and use information for analytic purposes, market research or for marketing purposes, as allowed by law.

Does First Investors share the personal information it collects online?

We may share the personal information we collect about you with third parties, such as companies performing services on our behalf to provide the products or services you have requested. As permitted by law, we may also share information collected about you with companies with whom we have formal agreements to offer you financial products and services, such as payment processing of a debit card, credit card or ACH payment. We may share information about you with our affiliates and with nonaffiliates for analysis, market research and marketing purposes as allowed by law and consistent with the above Overall Privacy Notice and the California Privacy Notice. Finally, we may disclose your personal information as otherwise permitted or required by law.

Does First Investors track users by using cookies or other online technologies to collect information?

When you browse or visit one of our web sites, we may store certain information on your computer. This information may be in the form of a small text file called a "cookie" and can help us to tailor our sites to your individual preferences and save you time if you visit the site again. Cookies are text files containing small amounts of information which are downloaded to your device when you visit a web site. Cookies are useful in a number of ways, including allowing a web site that you use to recognize your device, keep track of pages visited and even remember your preferences. Cookies can expire at the end of a browser session (these are called "session" cookies) or they can be stored longer (these are called "persistent" cookies). You can disable cookies by making the appropriate selection from your browser options to inform you when cookies are set or to prevent cookies from being set. However, if you choose to disable or delete cookies, you may limit the functionality we can provide when you visit our site. We may use online tracking technologies, such as cookies, to gather anonymous, aggregate information about your visit to our web sites. This information allows us to measure site activity and to create ideas for improving our sites and may include the time and length of your visit, the pages you look at on our sites, the web site you visited just before coming to ours and your internet service provider. If we provide you with a link from a First Investors site to another site, we may track the fact that you clicked the link. This will help us understand which links are helpful to you when you visit our site, and will help us provide you with links that may be of interest to you, when you visit our site again.

We use Google Analytics, a popular web analytics service provided by Google, Inc. Google Analytics generates statistical and other information about use of our web sites by means of cookies, which are stored on visitors' computers. It counts the number of visitors and tells us things about their behavior overall – such as the typical length of stay on the site or the average number of pages a user views. The information generated relating to our web sites is used to create reports about the use of the web sites. Google will store this information. Google's privacy policy is available at: <http://www.google.com/policies/privacy/>

Other than described above, First Investors does not use tracking cookies or other technology to track your browsing behavior and we do not permit third parties to do so. Since we do not track, we do not sell your browsing information to third parties to advertise to you. Consequently, we do not respond to "do not track" signals at this time.

How can I change or update my personal information First Investors?

If you have questions about personal information you provided on a First Investors web site, click the "Contact Us" link or log into your account to update information. Calls to First Investors may be monitored or recorded.

What steps does First Investors take to protect personal information it collects online?

We restrict access to the personal information obtained from our web site to only those employees, agents and contractors who need it to do their jobs. We maintain administrative, technical, and physical safeguards designed to protect your personal information. Companies that provide online services on our behalf are required by contract to protect customer information. They are only allowed to use the information they collect for the purpose of providing the services that we have contracted to them.

Does First Investors collect personal information online about children?

We do not intentionally collect or maintain data about children under 13 and our web sites are not intended for children under 13.

Will First Investors make changes to this online privacy policy?

This Online Privacy Policy is effective January 1, 2014. We reserve the right to alter this policy at our discretion. Any change to this policy will be posted on our web sites in a timely manner.