

FACTS

WHAT DOES CONSUMER PORTFOLIO SERVICES, INC ("CPS") 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?

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 Payment History
- Transaction History and Account balances
- Credit History and Credit Scores

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 CPS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CPS 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-469-4520 or go to www.consumerportfolio.com

Who we are

Who is providing this notice?

Consumer Portfolio Services, Inc.

What we do

How does CPS 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 CPS collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or give us your contact information
- Pay us by check or provide account information
- Provide employment 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include nonfinancial companies, such as CPS Marketing, Inc., CPS Receivables Five LLC, Page Six Funding LLC, and CPS Auto Receivables Trust 2011-A.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include nonfinancial companies such as service providers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CPS doesn't jointly market.*

Other important information

For Texas Customers: For questions or complaints about this loan, contact Consumer Portfolio Services, Inc. at 888-469-4520 or P.O. Box 57071, Irvine, CA 92619. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.