

**WNC CAPITAL CORP
BUSINESS CONTINUITY PLANNING
PUBLIC DISCLOSURE STATEMENT**

WNC Capital Corp (WNCC) has prepared a Business Continuity Plan to respond to events that could result in significant business disruption. The impact and timing of disruptions or disasters is uncertain, WNCC must remain flexible in responding to actual situations as they occur. WNCC is committed to a quick and effective reaction in order to meet our client's needs in the event of such a business disruption. The following information is being provided to assist you in contacting us during any period of business disruption and understanding the level of our commitment.

To Contact WNCC: In the event of an emergency or significant business disruption, clients, employees and regulators are advised to contact WNC Capital Corp at (714) 662-5565, or if normal communications are not functioning at (800) 286-1135 for further directions on how to contact WNC Capital Corp. You may also go to the WNC & Associates, Inc. web site: <http://www.wncinc.com/> for additional direction.

The WNCC Business Continuity Plan is designed to address:

- (1) Data back-up and recovery (hard copy and electronic);
- (2) All mission critical systems;
- (3) Financial and operational assessments;
- (4) Alternate communications between customers and WNCC;
- (5) Alternate communications between WNCC and its employees;
- (6) Alternate physical location of employees;
- (7) Critical business constituent, bank, and counter-party impact;
- (8) Regulatory reporting; and
- (9) Communications with regulators.

WNCC has established alternative business locations for use during any significant business disruption at its main offices, and believes that such locations will be adequate to support its critical business functions, including conducting any customer transactions and satisfying all regulatory requirements, until the main office is available for use or new permanent facilities are established. The scope of any business disruption will determine the length of time business may be conducted from such alternate locations.

Disruptions may be relatively limited in scope and impact only our business offices for a brief period, or events such as natural disasters could be regional in scope and cause disruption for many days. Our plan in the event of such disruption is to quickly recover and resume business operations, safeguard our employees and property, make a financial and operational assessment, protect the firm's books and records, and allow our clients to transact business. WNCC will review its plan annually to assure that it remains current and effective retaining the discretion to modify its Business Continuity Plan from time to time as it deems prudent.