

FACTS

WHAT DOES _____ 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Score
How?	All financial companies need to share Customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customer's personal information; the reasons our company occasionally chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does our Company 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	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	No
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> ■ Call _____ —our menu will prompt you through your choice(s) or ■ Visit us online: _____ <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information ___ 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call _____ or go to _____
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Who we are

Who is providing this notice?

What we do

How does the above company 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 the above company collect my personal information?

We collect your personal information, for example, when you

- Purchase a vehicle or Make a payment
- Trade-in a vehicle or Purchase a subsequent vehicle
- Offer personal information on a credit application

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. view: www.ftc.gov for more information

What happens when I limit sharing for an account I hold jointly with someone else?

We do not share in situations that may be limited by you.

Definitions

Affiliates

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

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Nonaffiliates

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

- *We use outside Nonaffiliates to enforce payment and collection of debts when necessary. Information is shared only to the extent that it is required to complete the collection process.*

Joint marketing

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

- *There are no joint marketing agreements in force and you would be advised before such agreement were enacted.*

Other important information

No other information is available at this time. Contact our main office as indicated above if there are any questions.