

Privacy Notice

AN IMPORTANT NOTICE CONCERNING CONSUMER PRIVACY

We respect your concern for privacy. Our goal is to respond to your inquiries and to provide services that you request or that we believe may help meet your needs and or be of interest to you. However, we recognize that we have an important responsibility to protect the privacy and security of the nonpublic personal information we collect from you or others. Therefore, we want you to understand our information sharing practices and for you to know that they are designed to ensure the confidentiality of your information.

THE TYPE OF INFORMATION WE COLLECT

The type of information that we collect depends upon the services that we are providing to you. We collect information that you provide to us on applications and other forms; information about your transactions with us and others; and information that is provided to us by third parties including credit reporting agencies, individual reference service public record data bases and other recognized providers of nonpublic personal information.

The information we collect may include identifying information such as your name, address, birth date, social security number, email address and other information on how to contact you; your credit worthiness, credit score and credit history; as well as transaction information such as account activity and loan terms with others. We may also collect financial information such as your income, assets and employment status; information about your spouse or dependents; and/or certain demographic information.

HOW WE TREAT THE INFORMATION

Our company is committed to the security and confidentiality of your nonpublic personal information. We do not disclose, nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except as authorized by you or as otherwise permitted by law. In addition to reasonable physical, procedural and electronic security measures, our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy.

DISCLOSURES TO NON AFFILIATED ENTITIES

We may share the information we collect, as listed above, to nonaffiliated third parties for the purpose of offering products and services that may be of value to you. Organizations that may receive your information include, but are not limited to: financial institutions such as motor vehicle lenders, mortgage brokers and insurance agents; non-financial companies, such as retailers, publishers and direct marketers; providers of aftermarket products such as Guaranteed Automobile Protection products, warranties and service contracts; and others such as trade associations and nonprofit organizations. In addition, we may disclose certain information to affiliates and non-affiliated third parties, as applicable and as permitted or required by law or court order. We will disclose such information only with organizations that agree to treat it confidentially and to use it only for the purposes intended. If you do not want us to disclose information for these purposes, please contact us at the above address and we will provide you with an "opt - out form" to complete and return. This form will be provided to you at no cost.

We typically will retain your personal information for a period of time after the end of a customer relationship. In some cases we may be required by law or industry standard, to retain certain information for a specified period of time. We maintain the same standards of privacy for all consumers and customers, both current and former.

WHOM TO CONTACT REGARDING PRIVACY MATTERS

Because your trust and confidence in our company matters to us, we are committed to keeping you informed about our privacy practices and your rights. Therefore, it may be necessary for us to periodically review and update our privacy practices in order to provide the best service possible.

Although you will receive multiple copies of this notice over time, you only need to notify us once per account of your information sharing preference. If you have any question regarding your rights or the contents of this notice, please contact us. You may contact us at the address or phone numbers listed on this page. This notice is supplied as required by federal and/or state law. However, it is not necessary for you to take any action for our company to continue to serve your needs.