

AN IMPORTANT NOTICE CONCERNING CONSUMER PRIVACY

Dear Valued Customer:

Our company respects your concern for privacy. Our goal is to respond to your inquiries, to provide better customer service and to provide products, services and other promotional information that you request and that we believe may help meet your needs or be of interest to you. However, we recognize that we have an important responsibility to protect the privacy and security of nonpublic information we collect from you. Therefore, we want you to understand our information sharing practices; we want you to know those practices are designed to meet strict legal requirements and ensure the confidentiality of your information.

THE TYPE OF INFORMATION WE COLLECT

The type of information that we collect depends upon the product or service that we are providing to you or that you are asking about. We collect information that you provide to us on applications and other forms. Information about your transactions with us, our affiliates, or others, and information that is provided to us by third parties including credit reporting agencies, individual reference services, public record data basis, 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, drivers license number, email addresses. It may include information on how to contact you, information about your credit worthiness, credit score, and credit history; as well as transaction information such as account activity and loan terms. We may also collect financial information such as your income, assets, and employment status. We may collect information about your spouse or dependents, and/or certain demographic information. If you apply for any insurance products, we may collect limited health information on your application.

HOW WE TREAT THE INFORMATION

Our dealership 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.

We do not disclose health information for marketing purposes. We disclose health information to affiliates or non affiliated third parties only to underwrite or administer your account or claim, or as otherwise permitted or required by law or court order. We require any third parties who receives information about you from us to agree to keep that information confidential and to use the information only for the purposes for which it was disclosed.

DISCLOSURES TO AFFILIATED ENTITIES

We may share the information we collect, as listed above, with affiliated entities. You have a right to prevent the sharing of information, except for the sharing of information relating solely to your transactions with us (such as your payment history) or our experiences with you. If you do not want us to share this information with our affiliates, please check the appropriate box on the attached form and return to us.

DISCLOSURES TO NON AFFILIATED ENTITIES

We may share the information we collect, as listed above, with non affiliated entities. You have a right to prevent the sharing of information, except for the sharing of information relating solely to your transactions with us (such as your payment history) or our experiences with you. If you do not want us to share this information with our non affiliates, please check the appropriate box on the attached form and return to us.

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 specific period of time. We maintain the same standards of privacy for all consumers and customers, both current and former.

A FINAL WORD

We are permitted by law to disclose information about you to third parties that perform marketing services on our behalf and/or to other financial institutions with which we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosures.

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. By using information, we are able to deliver products and services that meet your needs. Therefore, it may be necessary for us to periodically review and update our privacy practices in order to provide the best service.

Although you may 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 questions regarding your rights or the contents of this notice, please call us. You may contact us at the address on the reverse side of this page.