

FACTS

WHAT DOES U.S. AUTO CREDIT 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 can include:

- Social Security number and income.
- Account balances and payment history.
- Credit history and credit scores.

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 U.S. Auto Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Auto Credit 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	YES	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	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call (866) 331-2331 – Our menu will prompt you through your choice(s);
- Visit us online at www.usautocreditcorp.com; or
- Mail the **form** below with your payment or separately to the address below. Please fill in your Name, Address and your account number. Your form cannot be processed if it is incomplete.

Please note: If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call (866) 331-2331 or go to <http://www.usautocreditcorp.com>

✂-----cut here and send bottom portion with your statement or mail to address listed below. Retain top portion for your records -----

Mail-in Form (Please Note: We will not be able to process incorrectly filled/incomplete forms)

Mark any/all you want to limit:

- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: U.S. Auto Credit Att: Privacy Officer P.O. Box 57545 Jacksonville, FL 32241
Address		
City, State, Zip		
Account No.		

Who we are	
Who is providing this notice?	U.S. Auto Credit Purchasing Center, LLC
What we do	
How does U.S. Auto Credit 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 U.S. Auto Credit collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Pay your bills • Apply for vehicle financing or give us your contact information • Provide income information or provide employment information • Provide your residence or phone information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.