

FACTS **WHAT DOES U.S. AUTO CREDIT PURCHASING CENTER, LLC ("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 Purchasing Center, LLC 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	NO	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	YES
For our affiliates and non-affiliates to market to you	NO	YES
Mobile Data for marketing purposes (regardless of Opt In status)	NO	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;
- Respond STOP to SMS messages (assumes you are opted in to receiving messages);
- Email us at AC-Support@usautocreditcorp.com

Please note: 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? If you have any questions or concerns regarding your privacy or our data practices, please **Call:** 866-331-2331; **Email:** AC-Support@usautocreditcorp.com; or **Visit us at:** 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 if you want to limit:

Do not allow SMS messaging to my mobile number

Name		Mail to: U.S. Auto Credit Purchasing Center, LLC Attn: Privacy Officer P.O. Box 43668 Jacksonville, FL 32203
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 strict security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We will never share personal or mobile data with third parties for marketing purposes under any circumstances, even with consent. Your data will not be transferred to external organizations for marketing.
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"> • Pay your bills • 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, 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 non-affiliates to market to you <p>NOTE: Auto Credit does not share your information with affiliates or non-affiliates for marketing purposes.</p> <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 non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.