

PRIVACY POLICY

The protection of your nonpublic personal information is important to our dealerships and our affiliated third parties (a company that is related by common ownership or corporate control) and, in some cases, with nonaffiliated third parties. Because we recognize that keeping your nonpublic personal information private is important to you, we would like to take this opportunity to explain our Privacy Policy.

ABOUT OUR PRIVACY POLICY: Our privacy policy applies to those persons who obtain from us financial products or services to be used for personal, family, or household purposes. Our goal is to respond to your inquiries, to provide better customer service, and to provide products, services, and other information we believe may help meet your needs or to be of interest to you. This Privacy Policy explains: *The types of information we may collect from you.*The types of information we may disclose to third parties.*The types of third parties to whom we may disclose information.*How we protect the nonpublic personal information we collect about you.*How you may instruct us not to disclose certain information about you which we are not otherwise permitted to disclose by law.

TYPES OF INFORMATION WE MAY COLLECT ABOUT YOU: We may collect nonpublic personal information about you from the following sources:*Information we receive from you on applications or others forms, such as your name, address, telephone numbers, e-mail addresses ,birth date, social security #,income, and employment history.*Information about your transactions with us, our affiliated third parties, or others, such as your account balance, payment history, and your creditworthiness.*Information we receive from your consumer credit reports or a consumer reporting agency, such as your creditworthiness, credit score, or credit history.*Representations made by you to us, such as you employment history, your account balances, and payment histories, and your relationships with other persons or entities whom you have listed as a reference.* Information we collect or that you provide to us when you visit our website, such as your name, address, telephone numbers, or e-mail addresses; if you request e-mail contact from us or send us an e-mail, we may retain your e-mail address and the messages themselves. We do utilize "cookies" in connection with our website. A "cookie" is an online device used to determine when a visit to the site has occurred and to track your activity within the site. Cookies are often used online and do not harm your computer. You have the option of programming your computer to prevent a cookie from being accepted.

THE CATEGORIES OF THIRD PARTIES TO WHOM WE MAY DISCLOSE INFORMATION ABOUT YOU: We may disclose all of the nonpublic personal information that we collect about you, as described, to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as third parties who manufacture or supply our goods and services, advertise or market our products and services, make customer satisfaction inquiries on our behalf, or provide internet related marketing services. 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 opportunity to opt out of such disclosures.

HOW WE PROTECT THE NONPUBLIC PERSONAL INFORMATION WE COLLECT ABOUT YOU. We take our responsibility to protect your nonpublic personal information very seriously. Whenever we collect information about you, we restrict access to your nonpublic personal information to our employees and those third parties who need the information to respond to your inquiries, to provide better customer service, and to provide

products, services, and other promotional information we believe may help meet your needs or be of interest to you. 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 also maintain physical, electronic, and procedural safeguards to protect the confidentiality and security of the information we collect. We require any third party 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.

THIS PRIVACY POLICY APPLIES TO OUR DEALERSHIPS AS WELL AS OUR AFFILIATED THIRD PARTY. We appreciate your business and the opportunity to assist you in understanding our Privacy Policy. We hope that you have found this information to be useful and appreciate the opportunity to continue to serve you in the future.

