Gramm-Leach-Bliley Privacy Notice

Your privacy rights are important to us. Please read this notice carefully to help us protect your privacy.

You are hereby notified that this organization in connection with your transaction(s), may obtain information about you as described in this notice. We will handle this information privately, but in order to process your transaction(s) this information may be disclosed to third parties as provided by law. This notice does not apply to information obtained in a non-financial transaction.

- 1. We collect non-public personal information about you from the following sources:
 - a. Information we receive from you on applications, from our website and other forms, in connection with a financial transaction such as (but not limited to) your name, address, social security number, assets and income;
 - b. Information about your transaction(s) with us, our affiliates, or others such as your account balance, payment history, banking accounts, credit record; and
 - c. Information about you we may receive from credit reporting agencies, credit references and employers.
- 2. We may disclose any of the information we collect, as described above, to companies and others that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may make such disclosures about you as a consumer, a customer, or as a former customer.
- 3. We may also disclose non-public personal information about you as a consumer, customer, or as a former customer to non-affiliated third parties as permitted by law. We may disclose non-public personal information about our customers to the manufacturer of the vehicle so that they may use that information to better serve you.
- 4. At this organization we restrict access to non-public personal information about you only to those employees, agents and subcontractors who need to know that information in order to provide products or services to you. In accord with this policy, we maintain physical, electronic and other procedural safeguards that comply with federal regulations to guard your non-public personal information inside our organization and protect its confidentiality.
- 5. Your right to "opt-out" of disclosure: If you prefer that we not disclose non-public personal information about you to the manufacturer and to other non-affiliated third parties, you may "opt out" and direct us not to make these disclosures (other than disclosures permitted by law). If you do not wish this non-public personal information disclosed, it may affect our ability to process this transaction(s). If you wish to do this, please see the "opt out" section below. We consider an "opt out" by a joint account holder as an "opt out" for all associated account holders.

CUSTOMER(S) ACKNOWLEDGMENT:

I (we) acknowledge that I (we) received a copy of this notice on the date indicated below: (And elect not to "opt out")

Customer's Signature	Customer's Name - Printed	Date
Customer's Signature	Customer's Name - Printed	Date

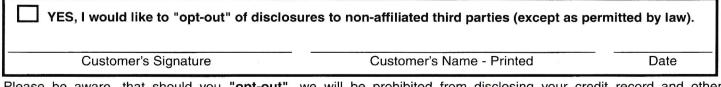
<u>OPT-OUT OPTION</u> You may limit disclosures of the personal information we obtain.

If you prefer that we **not** disclose non-public personal information about you to non-affiliated third parties, (except as permitted by law), you may "**opt-out**" and direct us **not** to make these disclosures. Please note that we may still disclose non-public personal information to affiliated third parties as permitted by law. **Note:** (**To opt back in**, notify us in writing at the address shown below.)

You may "opt-out" at any time by: Contacting us at:

or by:

Filling out this form, signing it below and returning it in person or by mail to:



Please be aware, that should you "**opt-out**", we will be prohibited from disclosing your credit record and other references to non-affiliated third parties except as permitted by law. This may limit our ability to help you arrange financing, or other services needed to complete this transaction, or future transactions.