

FACTS

WHAT DOES FINCO 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 and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers’ personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons FinCo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FinCo Share?	Can you limit this sharing?
For our everyday business purposes – To process your transactions, maintain your account, and 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	We don’t share
For our affiliates’ everyday business purposes – Information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – Information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	Yes	Yes (Check your choices, p. 3)
Contact Us	Call 1-800-435-3403 or write to FinCo Management Privacy Department, PO Box 1570, Williamsville, NY 14231-1570	

Sharing Practices	
How often does FinCo notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer
How does FinCo 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 FinCo 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 or apply for credit ▪ use your credit or debit card <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 sharing only for</p> <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates to market to you ▪ nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> ▪ processing transactions, mailing, and auditing services ▪ providing information to credit bureaus ▪ responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>FinCo has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>The only nonaffiliate we share information with is the automobile dealer from which you purchased and initially financed your vehicle.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>FinCo doesn't jointly market.</i>

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If you want to limit our sharing and are NOT a California or Vermont resident

Contact us	<p>By telephone: 1-800-435-3403 – our menu will prompt you through your choices</p> <p>By mail: Mark your choices below, fill in and send form to: FinCo Management Privacy Department PO Box 1570 Williamsville, NY 14231-1570</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.</p>
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California and Vermont residents

If our records show that your address is in California or Vermont, we will not disclose nonpublic personal information about you to nonaffiliated third parties, except with your express consent or as permitted by law. Any consent you give us must be in writing or, if you agree, in electronic form. You may contact us using the information provided above if you want to request or return a consent form.

Texas residents

FinCo Management, LLC is not licensed in the State of Texas, but does have a sister company- FinCo Management 2, LLC-which is licensed and examined under the laws of the state of Texas and provides it's own Privacy Notice Document to be used in the state of Texas. If you move to Texas and you would like a copy of the Privacy Notice Document for the State of Texas, you may contact us using the information provided above.

Check your choices (not for use by California or Vermont residents)

<i>Your choices will apply to everyone on your account</i>	<p>Check any/all you want to limit (see page 1)</p> <ul style="list-style-type: none"><input type="radio"/> Do not share my personal information with the nonaffiliated dealer from which I purchased my vehicle, so that the dealer may market its products and services to me. <table border="1"><tr><td data-bbox="430 1669 646 1705">Name:</td><td data-bbox="646 1669 1096 1705">_____</td><td data-bbox="1096 1669 1455 1871" rowspan="3">Mail to: FinCo Management Privacy Department PO Box 1570, Williamsville, NY 14231-1570</td></tr><tr><td data-bbox="430 1717 646 1753">Address:</td><td data-bbox="646 1717 1096 1753">_____</td></tr><tr><td data-bbox="430 1816 646 1852">Account #:</td><td data-bbox="646 1816 1096 1852">_____</td></tr></table>	Name:	_____	Mail to: FinCo Management Privacy Department PO Box 1570, Williamsville, NY 14231-1570	Address:	_____	Account #:	_____
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