

Express Auto / Express Auto Finance

FACTS What does Express Auto / Express Auto Finance 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 products or services you have with us. The information can include:

- Social Security number and income
- Credit history and credit scores
- Employment information and credit card or other debt

When you are no longer our customer, we continue to share your information as described in this notice.

HOW? All financial institutions need to share customer's personal information to run their everyday business. In the selection below, we list the reasons financial companies can share their customer's information; the reasons Express Auto / Express Auto Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Express Share?	Can you limit?
For our every day business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	
For our affiliates' everyday business purposes - Information about your transactions and experiences.	No	
For our affiliates' everyday business purposes - Information about your credit worthiness.	No	
For our affiliates to market to you -	No	
For our non-affiliates to market to you	No	

WHAT WE DO

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.

We collect your personal information, for example, when you show your driver's license, apply for financing or lease, or provide your employment information and give us your employment history. We also collect your personal information from other sources, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - information about your credit worthiness and affiliates from using your information to market you. State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates 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.

I hereby acknowledge that I have been given Express Auto / Express Auto Finance privacy notice pursuant to federal regulations.

Customer Name: _____

Cutomer Signature: _____