



Privacy Notice Pursuant to the California Consumer Privacy Act

You have a right to request that we disclose to you what personal information we collect, use, disclose, or sell. To submit a request, you can contact us at our customer service number or in writing. You will be required to authenticate your identity by providing your full name and one or more of the following; address listed on the account, last four digits of the customer’s social security number/Tax ID, account number, last 6 of VIN, year/make/model of the vehicle, payment amount, payment date, or dealer name/number.

The following chart summarizes our use and collection of personal information in the preceding 12 months.

Categories of personal information	Sources	Purposes	Disclosure/Sale
Personal identifying information (such as, name, social security #, driver’s license number, identification number, postal address, email, tax id, telephone number, VIN, date of birth)	Applicant/customer, originating dealer, credit application	Validate identity; engage in credit granting decisions, communication with you, credit bureau reporting. To provide, administer, service, collect, and enforce the financial services you have requested from us.	We do not sell your information. We share this information with credit bureaus, dealers, and third party administrative vendors. To provide, administer, service, collect, and enforce the financial services you have requested from us. We may share this information with our parent company and dealers in order to joint market services and products.
Credit evaluation information (credit history, credit report, credit score, credit references, credit investigation information, income, employment history, marital status, home/mortgage/lease information)	Applicant/customer, originating dealer, credit report	Credit evaluation and credit granting; to locate for subsequent servicing, collections, and/or enforcement	We do not sell your information. Other than your credit report, we may share this information to, provide, administer, service, collect, and enforce the financial services you have requested from us.
Account servicing information (transactional activity, payment performance, payment	Customer, DMVs, third parties, dealerships,	To provide, administer, service, collect, and enforce	We do not sell your information. We may share this information



sources,{debit card, checking/savings information} account maintenance, service interactions {including with third party vendors} contact information, personal references)	insurance companies, credit reporting agencies, locating services/applications, payment processors, financial institutions, chat interface, debt collectors, repossession agencies, mail and delivery vendors, attorneys, and other vendors as needed to service, administer, and enforce our accounts.	the financial services you have requested from us; credit reporting; to generate loyalty offers, such as pre-approvals with joint marketing partners	with third party administration collection and enforcement vendors, to provide, administer, service, collect, and enforce the financial services you have requested from us. We may share performance information with the credit bureaus. We may share this information with our parent company and dealers in order to joint market services and products.
Vehicular and geolocation data (such as, VIN, license plate number, geographic location)	Collection and repossession vendors, state motor vehicle agencies, onboard telematics, phone call information	To provide, administer, service, collect, and enforce the financial services you have requested from us. Registering, protecting, and enforcing a security interest in a vehicle.	We do not sell your information. We may share this information with third party administration collection and enforcement vendors, to provide, administer, service, collect, and enforce the financial services you have requested from us.
Sensory information (voice recordings, call interactions)	Customer, call monitoring system	Used for quality control/monitoring for our business servicing purposes	We do not sell your information. Used for quality control/monitoring for our business servicing purposes.

You have the right to request a deletion of your personal information, to the extent we are not required to retain it by law. To submit a request, you will be required to contact our Customer Service Dept. at 1-800-456-6622. You can also write us at,

ATTN: CCPA

P.O. Box 660360

Dallas, TX 75266-0360

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Because we do not sell your information, there is no right to opt out of any sale.

You have a right not to receive discriminatory treatment for the exercise of the privacy rights conferred by the California Consumer Privacy Act.

You can designate an agent to request your rights under the law. In order to do so please contact us at the customer service number listed below.

For further information or questions, please contact us at 1-800-456-6622.

Effective January 1, 2020

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