

FACTS	What does Vehicle Acceptance Corporation do with your personal information?
Why?	Financial institutions choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Vehicle Acceptance Corporation (VAC) to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. Examples of the type of information we collect include:</p> <ul style="list-style-type: none"> • Social Security number, date of birth, physical address and e-mail address • Transaction history with VAC and others • Information provided by third parties including credit reporting agencies • Information obtained from public record databases and other recognized providers of nonpublic personal information <p>We typically will retain your personal information for a period of time after the end of a customer relationship. We maintain the same standards of privacy for all consumers and customers, both current and former.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; whether VAC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VAC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates’ everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?	Please contact us at 1-800-380-3882 or go to our website at www.vacorp.com .
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Who we are	
Who is providing this notice?	Vehicle Acceptance provides financial services to automobile dealers including servicing of customer retail installment contracts.
What we do	
How does VAC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. The measures include computer safeguards and secured files and buildings.
How does VAC collect my personal information?	We collect your personal information, for example, when: <ul style="list-style-type: none"> • We receive your account for servicing • You pay for your loan • You contact us to inquire about your account We also collect your personal information from other organizations, such as credit bureaus, affiliates or other companies.
How often does VAC notify me about their practices?	VAC will notify you about our sharing practices at account inception and each year while you are an active customer.
Why can't I limit sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. Since VAC does not share your personal information with affiliates or nonaffiliates, you do not need to "opt out" from our sharing.
Definitions	
Everyday Business	Actions required for the financial institution to run the business and manage customer accounts. This includes: <ul style="list-style-type: none"> • Processing loan applications • Providing information to credit bureaus • Responding to court orders and legal investigations • Managing the business
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you.
Other Important Information	<p>This notice is supplied as required by federal and/or state law.</p> <p>We retain your personal information for a period of time after the end of a customer relationship, as required by law or industry standard. We maintain the same standards of privacy for all consumers and customers, both current and former.</p>