

FACTS**WHAT DOES SOUTHERN AUTO FINANCE COMPANY, LLC (SAFCO) 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

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; the reasons SAFCO chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does SAFCO 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 | 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 |

To limit our sharing

- Call toll free: **1-800-599-8858**
- Visit us online: **www.GoSAFCO.com/Privacy**
- Mail the **form** below

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll free **1-800-599-8858** or go to **www.GoSAFCO.com**

Mail-in Form

Mark any/all you want to limit:

- Do not share my personal information with nonaffiliates to market their products and services to me.

| | | |
|-------------------------|--|---|
| Name | | Mail to: SAFCO 6700 N. Andrews Ave. Ste. 500 Fort Lauderdale, FL 33309 |
| Address | | |
| City, State, Zip | | |
| Account Number | | |

Who we are

| | |
|--------------------------------------|--|
| Who is providing this notice? | Southern Auto Finance Company, LLC (SAFCO) |
|--------------------------------------|--|

What we do

| | |
|---|---|
| How does SAFCO 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 SAFCO collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for financing ■ Give us your income information ■ Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates or other companies. |
| Why can't I limit all 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. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

| | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ SAFCO does not have any affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include auto-related companies. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ SAFCO does not jointly market. |

Other important information

California Residents Only: California law requires us to provide specific disclosures to you in a separate document entitled *Important Privacy Choices for Consumers*. The *Important Privacy Choices for Consumers* notice is provided to you with this document.

To limit our sharing, please follow the instructions in the *To Limit Our Sharing* box on page one of this document. You may also do so by using the *Important Privacy Choices for Consumers* notice and following the instructions in it.

North Dakota Residents: To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.

Texas Residents: If you are a resident of the state of Texas, the following notice applies to you. SAFCO is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against SAFCO should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: 800-538-1579. Fax No.: 512-936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.

Vermont Residents Only: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.