



# E-Z Car Credit Corporation

## Our Privacy Pledge to You

| <b>FACTS</b> | <b>WHAT DOES E-Z CAR CREDIT DO WITH YOUR PERSONAL INFORMATION?</b>  |
|--------------|---|
| <b>WHY?</b>  | 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.      |
| <b>WHAT?</b> | 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 with E-Z Car Credit.  |
| <b>HOW?</b>  | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information: the reasons E-Z Car Credit Corporation chooses to share; and whether you can limit this sharing. |

\* We, our and us when used in this notice, means E-Z Car Credit Corporation

\* When we use the words "you" and "your" we mean the following types of customers that have a continuing relationship by purchasing or holding financial products or services such as: Loan account, former customers, retail installment contract we hold and service, insurance policies issued by or through us.

| <b>Reasons we can share your personal information</b>  | <b>Does E-Z Car Credit share ?</b>  | <b>Can you limit this sharing?</b> |
|--|---|------------------------------------|
| For our everyday 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 | We do not disclose any information about you to anyone, except as permitted by law. * | 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 you   | NO  | N/A                                |
| For nonaffiliated to market you  | NO  | N/A                                |

\* This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

### To Limit our sharing

Call (260) 469-4000 or email [e-zcarcredit@outlook.com](mailto:e-zcarcredit@outlook.com) to request not to receive any marketing/sales letters.

| <b>Who we are</b>  | <b>E-Z Car Credit Corporation</b>   |
|--|---|
| What we do   | As our customer you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal and financial information. While some financial institutions share account owner information with our businesses we are committed to keeping it confidential.                                    |
| How does E-Z Car Credit protect my personal information?                             | We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.   |
| How does E-Z Car Credit collect my personal information?                             | Information you give us on applications or other forms; Information about your transaction with our affiliates;<br>Information from a consumer reporting agency; Information about you transaction with us; Information about your transaction with other parties.  |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only: 1.) sharing for affiliates everyday business purposes -information about your credit worthiness 2.) affiliates from using your information to market you 3.) sharing for nonaffiliated to market you. State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone's else? | E-Z Car Credit Corporation cannot limit sharing on accounts that are held jointly. Information regarding account will only be given to parties that have signed the sales contract.   |

| <b>Definitions</b> |  |
|--------------------|--|
| Affiliates         | A company we own or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.   |
| Nonaffiliated      | A third party we do not employ or a company that is not an affiliate of ours. This is also known as a nonaffiliated third party, or simply, an "other party"   |
| Nonpublic          | Personal information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. |
| Joint marketing    | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.   |