

**FACTS****WHAT DOES CREDIT ACCEPTANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?**

<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: <ul style="list-style-type: none"> <li>▪ Social Security number and credit scores</li> <li>▪ Account balances and payment history</li> <li>▪ Income and employment information</li> </ul>	
<b>How?</b>	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 Credit Acceptance Corporation chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Credit Acceptance Corporation share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b>	Call us toll-free at (855) 457-4100 – our menu will prompt you through your choice <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.	
<b>Questions?</b>	Go to <a href="http://www.creditacceptance.com">www.creditacceptance.com</a>	

## What we do

**How does Credit Acceptance Corporation 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 Credit Acceptance Corporation collect my personal information?**

We collect your personal information, for example, when you

- apply for financing or provide employment information
- give us your wage statements or give us your contact information
- give us your income 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

- 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.

- *Our affiliate is Vehicle Remarketing Services, Inc.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include motor vehicle dealers, companies engaged in data processing or analysis on our behalf, and direct marketers.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Credit Acceptance Corporation doesn't jointly market.*

## Other important information

**Notice to California Residents.** Residents of the state of California do not have to take any further action to limit the sharing of information - such limits are already in place. We will not share any of your non-public personal financial information (other than as permitted by law) with our affiliates, or with outside companies, unless you first authorize us to do so.

**Notice to Vermont Customers.** 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.