



## Website User Agreement and Privacy Statement

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### General Information

This Website User Agreement and Privacy Statement shall be deemed to have been made in the State of Michigan, United States of America, and shall be interpreted, and the rights and liabilities of the parties hereto determined in accordance with laws of the State of Michigan, U.S.A., without regard to conflicts of law principles. The parties consent to the exclusive jurisdiction of the State and Federal Courts for the County of Oakland, Michigan, United States, for the determination of any claim or controversy between the parties and arising out of or relating to this Website User Agreement and Privacy Statement. Both parties hereby consent to the jurisdiction of the Michigan Courts and waive any objections as to personal jurisdiction or as to the laying of venue in such Courts due to inconvenient forum or any other basis.

If any part of this Website User Agreement and Privacy Statement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provisions will be

deemed superseded by valid, enforceable provisions that most closely match the intent of the original provisions of this Website User Agreement and Privacy Statement, and the remainder of the Website User Agreement and Privacy Statement shall continue in effect.

### **Privacy Statement**

Credit Acceptance Corporation understands that your privacy is important and recognizes your right to know how we collect and use information. There are instances where site visitors may volunteer personally identifiable information (“Information”) in order for Credit Acceptance to provide site visitors with a service, such as the Become a Dealer or Start Your Credit Approval services. This Information is collected and stored in a manner appropriate to the nature of the request, as determined by Credit Acceptance. Where expressly allowed under the terms of the particular service, the Information collected may be shared with non-affiliated third parties in a manner consistent with the purpose for which the Information was collected. This Information may also be shared with subsidiaries and divisions of Credit Acceptance for use on behalf of Credit Acceptance in accordance with the terms and conditions of the particular service. We may store this Information and use it for marketing research and other marketing purposes.

If you become a consumer or customer, as those terms are defined in the Gramm Leach Bliley Act, we will treat your non-public personal information as described in the Privacy Notice found on the Customer page of this website, under the Your Credit and Privacy tab.

### **Collecting and Sharing Website User Data**

While visiting this website, we may collect and store the name of your Internet service provider, operating system, user agent, the browser (including available plug-ins and browser functionality and version) and type of machine you are using, screen resolution, the IP address, location, the website that referred you to us, the pages you request and the date and time of those requests. We use this data to generate statistics and measure site activity to improve the usefulness of customer visits.

In addition, we may share some or all of this data with third parties including Google Analytics and Qualtrics for the purpose of generating statistics, improving site performance and usability, and for generating surveys to measure site functionality.

### **Use of Cookies and Tracking User Traffic**

Cookies are pieces of information that a website transfers to an individual's hard drive for record-keeping purposes so that we may track site and user activity. The use of cookies is an industry standard and you will find them at most major websites. By showing how and when visitors use the site, cookies help Credit Acceptance to track those areas of our site that are popular and which areas are not. Many improvements and updates to the website are based on such data as total number of visitors and pages viewed.

In addition to the uses described above, we may use cookies, beacons, embedded scripts, etags and/or HTML5 to track browsing activities conducted with your device, we may partner with Google Analytics or other third parties to deliver advertisements that may be of interest of you, and we may monitor activities on our own website and other websites. If you do not wish to receive this type of advertising from us you can opt out using the [DoubleClick Opt Out page](#) or the [Network Advertising Initiative Opt Out page](#). Please be aware that your opt-out applies only to ads based on your browsing activities. After you opt-out, you may continue to receive online advertising, but it will not be targeted to your interests.

At this time this website does not recognize automated browser signals regarding tracking mechanisms, which may include "do not track" instructions. However, you can change your privacy preferences regarding the use of cookies through your browser. You may set your browser to accept all cookies, block certain cookies, require your consent before a cookie is placed in your browser or block all cookies. It is possible that some parts of this website will not function properly if you do so. Also, we will not be able to recognize you as a visitor over time.

Any information, including but not limited to remarks, suggestions, ideas, graphics, or other submissions, communicated to Credit Acceptance through this website is deemed nonconfidential and is the exclusive property of Credit Acceptance. Credit Acceptance is entitled to use any information or ideas submitted for any purpose without restriction and without compensation or acknowledgement of its source.

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## No Unlawful or Prohibited Use

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### **Forward Looking Statements**

This website may contain "forward-looking statements." Forward-looking statements are those, which use words such as "believe," "expect," "anticipate," "intend," "plan," "may," "will," "should," "estimate," "continue" or other comparable expressions. These words indicate future events and trends. Forward-looking statements are the Company's current views with respect to future events and financial performance. These forward-looking statements are subject to many risks and uncertainties, which could cause actual results to differ significantly from historical results or from those anticipated by the Company. The most significant risks are detailed from time to time in the Company's filings and reports with the Securities and Exchange Commission, including the Company's Annual Report on Form 10-K. Such risks include - but are not limited to - fluctuating interest rates, dependence on credit facilities and securitization programs, liquidity and capital needs, increased competition, regulatory changes, tightening labor markets, and deteriorating portfolio performance. It is advisable not to place undue reliance on the Company's forward-looking statements. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

### **Modifications of the Website User Agreement and Privacy Statement**

Credit Acceptance reserves the right to change this Website User Agreement and Privacy Statement at any time by revising the terms and conditions herein. The website visitor is responsible for regularly reviewing these terms and conditions which have been or will be published on the website.

### **Notice to California Residents**

California residents are provided certain rights under the California Consumer Privacy Act (CCPA). These rights extend to personal information collected from a California resident. However, the CCPA does not apply to the collection, processing, and disclosure of certain personal information, including personal information subject to the Gramm-Leach-Bliley Act (GLBA). This includes all personal information collected for a financial product or service for personal, family, or household purposes.

With the exception of job applicants, all personal information Credit Acceptance has collected, will collect, processes, has shared or disclosed is personal information subject to the GLBA, and is used only for purposes of originating or servicing an account, or processing an application for credit. Credit Acceptance does not sell consumer personal information in exchange for monetary or other valuable consideration.

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This Website User Agreement and Privacy Statement was last updated January 6, 2020.