

FACTS

WHAT DOES SAC FINANCE, INC. 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
- Account Balances
- Income
- Account Transactions
- Credit History
- Employment Information

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 SAC Finance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SAC Finance, Inc. 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call toll-free (877) 902-8737 - our menu will prompt you through your choices.

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 (877) 902-8737

Who we are

Who is providing this notice?

SAC Finance, Inc.

What we do

How does SAC Finance, Inc. 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.

We also prohibit our employees from disclosing your personal information to anyone who is not authorized to have such information.

How does SAC Finance, Inc. collect my personal information?

We collect your personal information, for example, when you

- Apply for financing
- Use your credit/debit card
- Show your Driver's License
- Pay us by check
- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our Affiliate Includes Superior Auto, Inc.*

Nonaffiliates

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

- *SAC Finance, Inc. does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *SAC Finance, Inc. doesn't jointly market.*

Other important information

The toll-free telephone number for the SAC Finance, Inc. Customer Resolution Center is (877) 902-8737. If you call this number and there is no answer, please leave a message with your contact information and we will make reasonable attempts to return your call before the end of the business day.