

# FACTS

## WHAT DOES KLABEN AUTOMOTIVE GROUP, 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 and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### 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 Klaben Automotive Group, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Klaben Automotive Group, Inc. share?	Can you limit this sharing?
<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>	Yes	No
<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 our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call (800) 686-3139.

## Who we Are

**Who is providing this notice?**

The Klaben Automotive Group, Inc. family of companies, which includes Klaben Ford Lincoln, Inc., Klaben Chrysler Jeep Dodge, Inc., and Klaben Ford Lincoln of Warren, Inc.

## What we do

**How does Klaben Automotive Group, 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 explain the importance of protecting your personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our privacy policy.

**How does Klaben Automotive Group, Inc. collect my personal information?**

We collect your personal information, for example, when you

- show us your driver's license or provide employment information
- apply for a lease or apply for a loan
- 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.

## Definitions

**Affiliates**

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

- *Our affiliates include companies with a Klaben name; nonfinancial companies such as customer service companies; and other companies such as management companies.*

**Nonaffiliates**

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

- *Klaben Automotive Group, Inc. does not share with our nonaffiliates so they can market to you.*

**Joint marketing**

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

- *Our joint marketing partners include third parties who manufacture, supply, or administer goods and services we offer or sell to you; who advertise or market the products and services; who make service and customer satisfaction inquiries on our behalf; or who provide other related marketing services.*

## Other important information

**Customer Acknowledgement:** I (We) acknowledge that I (we) received a copy of this privacy notice on the date indicated below.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date