

FACTS WHAT DOES UNITED ACCEPTANCE 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 employment information

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 United Acceptance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Acceptance 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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call toll-free (888) 951 9512

Who we are	
Who is providing this notice?	United Acceptance, Inc. ("United Acceptance").
What we do	
How does United Acceptance 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 data encryption, computer safeguards and secured files and buildings.
How does United Acceptance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Provide employment information or give us your contact information • Make your payments <p>We also collect your personal information from dealers and finance companies from whom we purchase accounts, credit bureaus and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • United Acceptance has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • United Acceptance does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • United Acceptance doesn't jointly market.
Other important information	
California Residents:	We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.
Vermont Residents:	We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account. In addition, we will not share your credit worthiness information with our affiliates.
North Dakota Residents:	We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.
South Dakota Residents:	In case of any complaints you may have regarding our servicing of your contract please contact the SD Division of Banking: SD Division of Banking 1601 N. Harrison Ave., Suite 1 Pierre, SD 57501 605-773-3421