



## **EXPRESS MOTORS - PRIVACY POLICY**

DEAR VALUED CUSTOMER:

Our company respects your concern for privacy. Our goal is to respond to your inquiries, to provide better customer service, and to provide products, services, and other promotional information that you request and that we believe may help meet your needs or be of interest to you. However, we recognize that we have an important responsibility to protect that privacy and security of the nonpublic personal information we collect from you. Therefore, we want you to understand our information sharing practices and for you to know that they are designed to meet strict legal requirements and ensure the confidentiality of your information.

### **Text Messages and Other Communications to a Telephone**

You authorize us to contact you, including by sending text messages directly or through a conduit text messaging service and other communications to a cell phone using an automatic telephone dialing system or an artificial or prerecorded voice message, at any number you provide. You acknowledge that any text messages or prerecorded messages sent by us may contain sales or marketing content. You may revoke your consent for us to contact you at a specified telephone number by communicating your revocation to us through any reasonable means. Message and data rates may apply, Message frequency may vary. Reply STOP to opt out. Mobile information gathered in Opt In or SMS campaigns will not be shared with Third Parties or affiliates for Marketing or any other purpose. The Texting Service Providers, Cell phone carriers E.g. T-Mobile, Verizon, AT&T etc are not liable for delayed or undelivered messages"

### **THE TYPE OF INFORMATION WE COLLECT**

The type of information that we collect depends upon the product or service that we are providing to you or that you are asking about. We collect information that you provide to us on applications and other forms; information about your transactions with us, our affiliates, or others; and information that is provided to us by third parties including credit reporting agencies, individual referenced services public record data bases, and other recognized providers of nonpublic personal information.

The information we collect May include identifying information such as your name, address, birth date, social security number, and other information on how to contact you; your credit worthiness, credit score and credit history, as well as transaction information such as account activity and loan terms. We may also collect financial information such as your income, assets and employment status, information about your spouse or dependents, and/or certain demographic information. If you apply for an insurance product, we may collect limited health information on your application.

### **HOW WE TREAT THE INFORMATION**

Our company is committed to the security and confidentiality of your nonpublic personal information. We do not disclose, nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except as authorized by you or as otherwise permitted by law. In addition to reasonable physical, procedural and electronic security measures, our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy.

### **DISCLOSURES TO AFFILIATED ENTITIES**

We may share the information we collect, as listed above, with affiliated entities. You have a right to prevent the sharing of information, except for the sharing of information relating solely to your transactions with us (such as your payment history) or our experiences with you. If you do not want us to share this information with our affiliates, please let us know.

### **DISCLOSURES TO NON-AFFILIATED ENTITIES**

We may share the information we collect, as listed above, to non-affiliated third parties for the purpose of offering products and services that may be of value to you. Organizations that may receive your information include, but are not limited to financial institutions such as motor vehicle lenders or lessors, mortgage brokers and insurance agents, non-financial companies, such as retailers, publishers and direct marketers, providers of aftermarket products such as Guaranteed Automobile Protection products, warranties and service contracts, and others such as trade associations and nonprofit organizations. In addition, we may disclose certain information to affiliates and nonaffiliated third parties, as applicable and as permitted or required by law or court order. We will disclose such information only with organizations that agree to treat it confidentially and to use it only for the purposes intended.