

FACTS

WHAT DOES WHEEL CITY CREDIT EAST, INC (AUTO LOAN ACCEPTANCE CORP) 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, & 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 of service you have with us. The information can include:

- Social Security number and income
- account balance and payment history
- credit history and employment information

When you are no longer our customer, we continue to share you 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 ALAC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ALAC share?	Can you limit 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	Yes	Yes
For our affiliates to market to you	No	Yes
For non-affiliates to market to you	No	We don't share
Who is providing this notice?	Wheel City Credit East, Inc.	

What we do

How does Wheel City 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.
How does Wheel City collect my personal information	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • apply for financing • give us your income information or provide employment information • provide account information or give us your contact information
Why can't I limit all sharing?	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Federal law gives you the right to limit only: <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 non-affiliates to market to you State laws and individual companies may give you additional right to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • ALAC shares with our affiliate Wheel City Motors East, Inc., Wheel City Florida, Inc. & Dakota Vans, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • ALAC does not share with non-affiliates.
Joint Marketing	A formal agreement between non-affiliates financial companies that together market financial products or service to you. <ul style="list-style-type: none"> • We do not have joint marketing partners.

To limit our sharing	Mail in the below selection to: 100 N. Krohn Street, Sioux Falls, SD 57103
Name: _____ Phone Number: _____	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.

