

FACTS	What does American Cycle 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 type 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 close your account, we continue to share information about you according to our policies.
How?	All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information American Cycle Finance Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does American Cycle 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.	No	We don't share
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 our affiliates to market their products or services to you.	No	We don't share
For non-affiliates to market non-financial institutions' products or services to you.	No	We don't share

Questions?	Call toll-free (877) 369-1087 Option 3
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Who we are	
Who is providing this notice?	American Cycle Finance, Inc.

What we do	
How does American Cycle 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.
How does American Cycle Finance, Inc. collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> - Apply for financing or give us your income information - Provide account information or give us your contact information - Provide employment 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: <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 rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • <i>American Cycle Finance, Inc. does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>American Cycle Finance, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>American Cycle Finance, Inc. does not jointly market.</i>
Other important information	
<p>For Vermont and California Residents Only: The information practices described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, you do not have to take any further action to limit the sharing of information; such limits are already in place. We will automatically limit the sharing of information as permitted by applicable law or regulation.</p> <p>For Nevada residents Only. We are providing you this notice under state law. You may be placed on our internal Do Not Call list by calling 877-369-1087. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone Number: 702.486.3132; email: aqinfo@ag.nv.gov.</p>	