



**PRIVACY POLICY AND OPT OUT FORM**

<b>FACTS</b>	<b>WHAT DOES NATIONAL AUTO LENDERS, INC. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number, income, employment, &amp; email address</li> <li>- Account balances and payment history</li> <li>- Credit history and credit scores</li> </ul>
<b>How?</b>	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 National Auto Lenders, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does National Auto Lenders share?*	Can you limit the 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 experience	Yes	No
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	Yes	Yes

\* Except as permitted by law, we do not share personal information in connection with the collection of a debt.

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Email us at: <a href="mailto:optout@NALenders.com">optout@NALenders.com</a></li> <li>• Mail in the form below to: 14645 NW 77<sup>th</sup> Ave., Suite 203, Miami Lakes, FL 33014</li> </ul> <p>Please provide your name, address &amp; account number</p> <p>Note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. You can contact us any time to limit our sharing.</p>
<b>Questions?</b>	Call 305-828-8777 or email to <a href="mailto:optout@NALenders.com">opt out@NALenders.com</a>

..... Cut Here.....

<b>Mail-In Form</b>
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Mark any/all you want to limit

- Do not share my personal information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your non-affiliates to use my personal information to market to me.
- Do not allow your affiliates to use my personal information to market their products and services to me.

<b>Name</b>		<b>THIS IS NOT A POSTCARD</b> Mail Form in a Privacy Envelope to: <b>National Auto Lenders, Inc.</b> <b>14645 NW 77<sup>th</sup> Ave., Suite 203</b> <b>Miami Lakes, FL 33014</b>
<b>Account #</b>		
<b>Street Address</b>		
<b>City, State, Zip</b>		

What we do	
How does National Auto Lenders 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 National Auto Lenders collect my personal information?	<p>We collect your personal information, for example, when you . . .</p> <ul style="list-style-type: none"> <li>• Apply for financing or pay your bills</li> <li>• Give us your contact information or provide employment information</li> <li>• Give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with a National Auto Lenders name and financial companies such as NALenders, Inc. and Financial Matrix Services, LLC</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include dealers banks, credit card companies, consumer finance companies, insurance companies, and direct marketing companies.</li> </ul>
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"> <li>• Our joint marketing partners can include warranty or service contract providers, GAP insurance providers, and other insurance companies.</li> </ul>

Other Important Information	
Texas Residents	<p>NALenders, Inc. is registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. If you wish to file a complaint against NALenders, Inc., you should contact the Office of Consumer Credit Commissioner through one of the means indicated below:</p> <p>In Person or U.S. mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207.  Telephone No.: (800)538-1579; Fax No.: (512)936-7610  Email: <a href="mailto:consumer.complaints@occc.state.tx.us">consumer.complaints@occc.state.tx.us</a>  Website: <a href="http://www.occc.state.tx.us">www.occc.state.tx.us</a>.</p>