

FACTS**WHAT DOES VOLVO OF CHARLESTON DO WITH YOUR PERSONAL INFORMATION?**

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| 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: <ul style="list-style-type: none"> ■ Social Security Number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores |
| 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 customer's personal information; the reasons Volvo of Charleston chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Volvo of Charleston 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 | Yes | No |
| For our affiliates' everyday business purposes— information about transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For our non-affiliates to market to you | Yes | Yes |

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| To limit our sharing | You must mail in the form below Please note: If you are a new customer, we can begin sharing your information 30 days from the date you accepted this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. |
| For questions only | Call 843-571-2727 at Volvo of Charleston and ask to speak with the Safeguards Coordinator. |



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| Mail-in Form | 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 | |
| | Name | |
| | Address | |
| | City, State, Zip | |
| Mail To: | Volvo of Charleston Safeguards Coordinator, 1518 Savannah Hwy Charleston, SC 29407 | |

| Who we are | |
|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice? | VC Automotive Co. dba Volvo of Charleston |
| What we do | |
| How does Volvo of Charleston 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. In addition, we maintain physical, electronic and procedural safeguards. |
| How does Volvo of Charleston collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for financing ■ Provide Account Information or Provide Employment Information ■ Give us your Contact Information ■ Show your Government Issued ID 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit my sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| Definitions | |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include dealerships with a Hendrick name; Hendrick Automotive Group; and Hendrick Autoguard, Inc.</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include auto manufacturers, financial institutions, insurance companies and direct marketing companies.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include dealerships, financial institutions and insurance companies.</i> |

Other Important Information

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS NOTICE.

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| Print Customer Name | Customer Name | Date |
| Print Customer Name | Customer Name | Date |


