

FACTS**WHAT DOES GRAY-DANIELS LINCOLN 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 types 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
- Employment information and payment history
- Credit history and Credit scores

What?

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's 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 Gray-Daniels Lincoln chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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 market 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 your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- Information about your credit worthiness	No	We don't share
For our affiliates to market you	No	We don't share
For nonaffiliates to market you	No	We don't share

Questions?

Call (888) 593-1860

What we do

How does Gray-Daniels Lincoln 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 Gray-Daniels Lincoln collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ apply for a lease or apply for a loan ■ give us your income information or give us your contact information ■ show us your drivers license 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 credit worthiness ■ affiliates from using your information to market you ■ sharing for nonaffiliates' to market you State laws and individual companies may give you additional rights 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"> ■ <i>Our affiliates include other automobile dealerships and management entities for the retail automotive business.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Gray-Daniels Lincoln does not share with nonaffiliates so they can market you</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"> ■ Our joint marketing partners include automobile manufacturers, providers and/or administrators of aftermarket products, financial institutions, and insurance companies.