

# FACTS

## WHAT DOES CLEARWATER CREDIT COMPANY DO WITH YOUR PERSONAL INFORMATION?

Rev. 10/2016

### 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
- Credit History and Credit Scores
- Payment History and Employment Information

### 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 Clearwater Credit Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clearwater Credit Company share?	Can you limit this 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 experiences	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 nonaffiliates to market to you</b>	No	We Don't Share

### To limit our sharing

- Mail the form below

#### Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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.

### Questions

Call: (585) 321-2600

### Mail-in Form

#### Mark any/all you want to limit: (please print)

- Don't share information about my creditworthiness with your affiliates for their everyday business purposes.
- Don't allow your affiliates to use my personal information to market to me.

Full Name:	
Street Address:	
City, State, Zip:	

**Mail To:**  
 Clearwater Credit Company  
 ATTN: Customer Relations  
 P.O. Box 378  
 W. Henrietta, NY 14586

What we do	
<b>How does Clearwater Credit Company protect my personal information?</b>	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.
<b>How does Clearwater Credit Company collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for financing</li> <li>■ Give us your income information</li> <li>■ Give us your contact information</li> <li>■ Give us your wage statements</li> <li>■ Make payment(s)</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 credit worthiness</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.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include: Companies with a Dorschel Entities name and/or MINI of Rochester; Maserati of Rochester; Alfa Romeo of Rochester and Upstate Auto Credit name.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Clearwater Credit Company does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<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>■ <i>Clearwater Credit Company does not jointly market.</i></li> </ul>

