FACTS

WHAT DOES COURTESY GENESIS 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 Courtesy Genesis 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?

Go to www.asburyauto.com (Contact Us)

What we do

| How does Courtesy Genesis 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 Courtesy Genesis | We collect your personal information, for example, when you | |
| collect my personal information? | ■ 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 | |
| | ■ 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. |
| | Our affiliates include other automobile dealerships and management entities for the retail automotive business. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. |
| | ■ Courtesy Genesis does not share with nonaffiliates so they can market you |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |
| | Our joint marketing partners include automobile manufacturers, providers and/or administrators of aftermarket products, financial institutions, and insurance companies. |