

FACTS**WHAT DOES HENDRICK FIAT OF CONCORD 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: <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 Hendrick FIAT of Concord chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hendrick FIAT of Concord 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

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 Hendrick FIAT of Concord at (704) 456-3100 and ask to speak with the Safeguards Coordinator.



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:	Hendrick FIAT of Concord, Safeguards Coordinator, 7610 Hendrick Auto Plaza NW, Concord, NC 28027	

Who we are	
Who is providing this notice?	Concord FI, LLC dba Hendrick FIAT of Concord
What we do	
How does Hendrick FIAT of Concord 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 Hendrick FIAT of Concord 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.

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

