

**FACTS****WHAT DOES LUTHER AUTOMOTIVE 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
- 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 customers' personal information; the reasons Luther Automotive chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Luther Automotive 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>We don't share other than as authorized by you</b>	<b>We don't share other than as authorized by you</b>

**Questions?**

Call 952-258-8800

## Who we are

<b>Who is providing this notice?</b>	Luther Automotive Dealerships: Bloomington Acura Subaru, Luther Bloomington Hyundai, Luther Bloomington Kia, Luther Brookdale Chrysler Jeep Dodge, Luther Brookdale Mazda Mitsubishi, Luther Brookdale Volkswagen, Brookdale Honda, Burnsville Volkswagen, Luther Burnsville Hyundai, Cambridge Motors, Fiat of Minneapolis, Fiat of Bloomington, Jaguar Land Rover Minneapolis, Hudson Chrysler, Luther Honda of St. Cloud, Luther Hudson Chevrolet GMC, Luther Hopkins Honda, Infiniti of Bloomington, Luther Brookdale Chevrolet, Luther Brookdale Buick GMC, Luther Family Ford, Luther Family Buick GMC, Luther Mankato Honda, Luther Nissan Kia, North Country Ford, Park Place Motors, Rudy Luther Toyota, Brookdale Toyota, White Bear Acura Subaru, West Side Volkswagen.
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## What we do

<b>How does Luther Automotive 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 Luther Automotive 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 or apply for a lease</li> <li>▪ give us your income information or employment history</li> <li>▪ show your government-issued ID</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 creditworthiness</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>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <b><i>Luther Automotive Dealerships: Bloomington Acura Subaru, Luther Bloomington Hyundai, Luther Bloomington Kia, Luther Brookdale Chrysler Jeep Dodge, Luther Brookdale Mazda Mitsubishi, Luther Brookdale Volkswagen, Brookdale Honda, Burnsville Volkswagen, Luther Burnsville Hyundai, Cambridge Motors, Fiat of Minneapolis, Fiat of Bloomington, Jaguar Land Rover Minneapolis, Hudson Chrysler, Luther Honda of St. Cloud, Luther Hudson Chevrolet GMC, Luther Hopkins Honda, Infiniti of Bloomington, Luther Brookdale Chevrolet, Luther Brookdale Buick GMC, Luther Family Ford, Luther Family Buick GMC, Luther Mankato Honda, Luther Nissan Kia, North Country Ford, Park Place Motors, Rudy Luther Toyota, Brookdale Toyota, White Bear Acura Subaru, West Side Volkswagen.</i></b>
<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>Luther Automotive does not share with nonaffiliates for marketing purposes other than as authorized by you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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|  | <ul style="list-style-type: none"><li>▪ <i>Luther Automotive may jointly market with other financials companies.</i></li></ul> |
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## Minnesota Notice to Motor Vehicle Credit Applicant

A consumer report from a consumer reporting agency was used in connection with your application to finance the acquisition of a motor vehicle. Consumer reports include data about your credit history and payment patterns. Consumer reports are important because they are used in determining whether to extend credit and may be used to determine the annual percentage rate you may be offered.

If you have questions about your consumer report, you are entitled to know the name, address, and telephone number of the consumer reporting agency that provided the consumer report used to evaluate your loan application. You may ask the dealer for this information. You may then contact the consumer reporting agency at the address and telephone number provided. You are entitled under federal law to a free copy annually of your consumer report by calling 1-877-322-8228 or visiting [annualcreditreport.com](http://annualcreditreport.com).

## Consumer Agency Contact Information

Experian	Trans Union	Equifax	CoreLogic Credco
P.O. Box 2104	P.O. Box 2000	P.O. Box 740241	12395 First American Way
Allen, TX 75013	Chester, PA 19022	Atlanta, GA 30374	Poway, CA 92064
888-397-3742	800-888-4213	800-685-1111	800-637-2422
<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.credco.com">www.credco.com</a>

Who We Are: Luther Automotive