

PRIVACY POLICY

1. General Statement

Autouse.com is a service provided by Auto Use and its affiliates. Auto Use and its affiliates provide their services to you subject to the following notices. Please read the following policy to understand how your personal information will be treated as you use our services. The following discloses our information gathering and dissemination practices. By using this site, you agree to the terms of this privacy policy. Please do not use this site if you do not agree with this privacy policy.

We at Auto Use are committed to safeguarding your privacy online. We have designed our business practices to safeguard your privacy.

This Privacy Statement explains our online policies and practices pertaining to customer information; it does not apply to the practices of businesses we do not control or to people we do not employ. It is our goal to make sure you understand how we collect and use information through this website, and how you can contact us if you have any questions or concerns. You take online privacy seriously, and so do we. We value our customers, and through this communication of our data handling practices we hope to facilitate a trusting and long-lasting relationship with you. This policy is one way of sustaining your trust in our companies, our products, and our services.

This site integrates other sites and may be integrated into other websites. We urge you to review the privacy policy of each site that requests information for you before providing your information, especially those that require personal or financial data.

2. Normal Use of This Website

During a normal visit to this site, personally identifiable information about you, such as your name, mailing address, e-mail address and telephone number, is not collected unless you provide it to us voluntarily. If you opt not to provide us with personal information, you can still access our websites; however you may be unable to participate in certain promotions, have an order fulfilled, or receive product information (such as a quote on a product) or qualify for a credit application, if applicable.

If you browse the site without entering any personal data, we will still gather and store certain information about your visit. This information does not identify you personally and cannot be linked back to you unless you yourself decide to identify yourself. If you are only browsing, we collect the following information: IP Address; the type of browser and operating system you are using to access our website; the date and time you access our website; the pages you visit; and if you linked to our website from another website, the address of that website as well as other information related to your visit.

We use your IP address to help diagnose problems with our server and to administer the website.

3. Personally Identifiable Information We Collect From You and Methods of Collection

We get most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes, we may contact you by phone or mail to obtain additional information. Depending on the nature of your transaction, we may need additional information about you from outside sources such as motor vehicle records, credit reports, court records or other public records.

We collect personally identifiable information about you from a variety of sources, including but not limited to: a) information we receive from you on applications on our website and other forms; b)

information about your transactions with us, our affiliates and others; and c) information about you that we may receive from credit reporting agencies.

Such personally identifiable information may include your name, home address, residence information, employment information, e-mail address, telephone number, social security number, financial information, bankruptcy history, credit references, credit bureaus, etc.

We may also collect different types of customer information from a number of sources in meeting your products and services needs. We collect information to: help identify you; learn about your situation; help us assess requests for products and services; confirm facts about you; and help us deliver requested products and services. We may obtain customer information from a variety of sources.

We may also obtain information from third parties such as consumer reporting agencies. A consumer report from such agency may contain information as to credit worthiness and credit standing. If we order a consumer report of any kind, upon request, we will tell you how to get a copy of the report. The agency preparing the report may keep the information collected about you as permitted by law, and it may be disclosed to other persons.

Our primary goal in collecting personal information from you when you visit our website is to provide you with the information you need about our products and services. For example, we will ask you for personal information in order to fulfill your request for information on a particular product, service or incentive. We will then use this information to contact you regarding the same. This information may be used in order to provide you with products that you may be interested in or to improve our services, or our website's ease of use and functionality.

4. How We Use the Personally Identifiable Information We Collect

This information we receive about you or from you maybe used by us or shared by us with corporate affiliates, agents, vendors and other third parties to help process your request or complete a transaction; to comply with any law, regulation, audit or court order; to help improve our websites or the products or services we offer; for research; to better understand our customer's needs; to develop new offerings; and to alert you to new products or services in which you may be interested. We may also combine information you provide us with information about you that is available us internally or from other sources. We believe that knowing more about you can enable us to serve you better.

We may use personally identifiable information collected on our website or other integrated sites to: fulfill a site user request such as send marketing or promotional materials, including e-mails, phone calls, voice mails, short message service (SMS) messages, or direct mail correspondence; fulfill and deliver an order for goods or services, such as a request for a quote; to respond to your comments or requests for information; to meet a request for or develop new products or services; to contact you if necessary in the course of processing an order for products or services; generate website analytics to help improve our site layout, content, product offerings and services; compile user data that is stored in our or other corporate databases and that may be used for marketing and other permissible and appropriate purposes; match personal data collected here with data about you collected offline; comply with legal requirements; and for other reasonable, permissible business uses. We may also aggregate your personal information with others' information and prepare reports on site usage, purchase history, or other factors for sale or distribution to others. Those reports are aggregated and contain no personally identifying information. Finally, we may use your personal information to send you e-mail or postal communications regarding products or services offered by us or by third parties with whom we have relationships in which we think you may be interested.

We will not disclose information about you to others unless the disclosure is necessary to conduct our business. By law, we are permitted to share information about you without prior permission under certain

circumstances to certain persons and organizations as: parties who perform a business, professional, legal, financing or insurance function for our company; regulatory agencies in connection with the regulation of our business; law enforcement or other governmental authorities to protect our legal interest, or in cases of suspected fraud or other illegal activities; authorized persons as ordered by subpoena, warrant, or other court order or as required by law; lienholder, assignee, lessor or other person shown on our records as having a legal or beneficial interest in the transaction; parties acting in a fiduciary or representative capacity to you, such as attorneys, accountants and auditors; parties enforcing our rights in connection with the settlement of a debt, the transfer of interests, or an audit; and parties administering transactions as requested or authorized by you.

In addition, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you submit a financing application, your name, residential address, date of birth and social security number will be used to verify your identity. In addition, as part of the request process, we may verify the information you provide, or obtain omitted address or other contact information from third parties.

We do not sell, share, trade or rent your persona information to third parties for unknown reasons. You may at any time choose not to receive promotional e-mails from us by contacting us. Notwithstanding the foregoing, we may continue to contact you for the purpose of communicating information relating to the site, as well as to facilitate, complete, or confirm any transaction that you may enter into or respond to any inquiry or request.

5. Aggregate (Non- Personally Identifiable) Information We Collect From You and Methods of Collection

During a normal visit to our site, no personally identifiable information is collected about you. All information on our site is free to browse at your leisure without the need for you to provide us with any personal information. During normal use, our website does collect aggregate information, which is non-personally identifiable information. That means that we do not track these items on an individual basis that identifies you, but rather accumulate this information on an aggregate basis that includes all site visitors. Non-personal information includes tracking the site pages visited or the amount of time spent on our site.

Our primary goal in collecting aggregate information is to be able to perform site metrics that allow us to improve the functionality and ease of use of the website. We need to collect aggregate information in order to track page visits, recognize peak usage times and analyze potential site redesign.

When you visit our website a server housing the pages automatically generates a "session log." We use these session logs to determine how people travel through our site. In this way, we can structure pages so that the information most frequently visited is easiest to find. By tracking page visits, we can also determine if the information we're providing is being used. The data generally gathered is the Internet Protocol (IP) address from which you came, the website that referred you, the pages visited and the date and time of those visits.

6. How We Use the Aggregate (Non-Personally Identifiable) Information We Collect

Non-personally identifiable information collected on our website or other integrated sites may be used to: compile aggregate and statistical data to help in website design and to identify popular features; to measure site activity to allow us to update our site better to meet user wants and needs; and to utilize session log data both in conjunction with and independent of your personal and non-personal data for the purpose of performing analytics on the users' experience while visiting this site.

This analysis is performed on an aggregate level and does not identify you or your information personally; may involve the use of a third party vendor acting on our behalf; is performed in order to improve our website and your user experience; may include the use of session and / or persistent cookies to track user movement across this and other websites or to track other events within this or across other websites; and may be shared with other third-party entities when deemed appropriate.

7. Apply online for Pre-Approved Credit

If you choose to submit an application to Auto Use for pre-approved credit. We will request that you provide personally identifiable information such as name, address, telephone number, social security number, date of birth, employment information and gross monthly income. This information is collected and is used only in a manner appropriate to process your request for pre-approved credit. For example, we may use this information to investigate your credit, employment and income to assist in our credit decision making process. After you apply, you may also check the status of your application. In order to do so, we will request that you provide your name, zip code and personal identification number.

8. Easy Pay Enrollment

If you are already an Auto Use customer, you may decide to enroll in our convenient Pay Online program and authorize Auto Use to automatically withdraw scheduled monthly payments from your savings or checking account. In order to enroll, we will request that you provide personally identifiable information such as your account number, social security number, your bank's name and routing number, and your bank account type (checking or savings) and account number. This information is collected and used in a manner appropriate to process your Pay Online enrollment request.

This website's "Pay Online" feature allows you to electronically pay bills including but limited to your monthly payment and NSF Fees. You acknowledge that any payment transacted after 5:00 PM EST (Eastern Standard Time) will be posted the following business day.

9. Social Security Number Protection

This Social Security Privacy Protection Policy applies to U.S. Social Security Numbers (SSNs) that we obtain in the course of doing business. Safeguarding the personally identifiable information that we collect from our employees, customers, dealers and others is important to us. We use systems, policies and procedures to protect personally identifiable information including SSNs from loss, misuse or alteration.

Specifically, our policies mandate the following with respect to protecting the confidentiality of sensitive personally identifiable information we have collected, including SSNs:

Such information should be collected only when necessary to conduct business effectively and its use limited to the stated or reasonably implied purposes for which it was collected. For example, we collect SSNs to support legal and regulatory requirements, to provide products or services to you, and to fulfill human resources needs.

Access and / or disclosure of such information must be restricted to employees, agents, and authorized third parties who have a legitimate business need for access. We may disclose such information to other third parties as legally required.

Such information must be stored and transmitted in a safe and secure manner. To the extent SSN data is collected over the public internet, encryption is required.

All data containing such information whether hard copy or electronic, must be destroyed securely in a manner that protects the confidentiality of the underlying data.

Unlawful or improper use or disclosure of SSN information is prohibited. Those who violate this Policy are subject to disciplinary action, up to and including termination.

10. Changing or Updating Your Information

You may update or delete your information at any time prior to submitting a request to us. Once a request form is completed and submitted, you will not be able to change any of the information. Additionally, please be advised that once you have submitted your request and the information has been received by dealers, credit bureaus, etc. this information is no longer under our control.

11. Children's Privacy

Auto Use believes that it is especially important to protect children's privacy online. We do not intend to collect personal information from children under thirteen (13) years of age. If a child has provided us with personal information a parent or guardian of that child may contact us (contact information shown below) if the parent or guardian wants the child's information deleted from our records. We will then make reasonable efforts to delete the child's information from the database that stores information collected on this site.

12. Use of Cookies and Other Tracking Devices

When you view one of our websites or interactive advertisements, we may use "cookies" to collect aggregate data. A cookie is a small text file stored on your computer that helps us in many ways to make your visit to our website more enjoyable and meaningful to you. For example, cookies avoid you having to log in every time you come back to one of our websites. They also allow us to tailor a website or advertisement to better match your interests and preferences.

There are a couple different types of cookies. A "session" cookie is stored only in your computer's working memory (RAM) and only lasts for the length of your browsing session. When you close all of your browser's windows, or when you shut down your computer, the session cookie disappears forever. A "persistent" cookie is stored on your computer's hard drive until a specified date, which could be tomorrow, next week, or ten years from now. Persistent cookies stay on your computer until a) they expire; b) they are overwritten with newer cookies; or c) you manually remove them. Most web browsers can be configured not to accept cookies. However, this may prevent you from having access to some of our website's functions or features.

We may use clear GIF Tracking pixels to track user movement through the site for aggregated site traffic metrics. In addition, some affiliates may set tracking pixels to track requests referred by their websites.

We may also use web beacons to compile aggregate data. A web beacon is a programming code that can be used to display an image on a webpage, but can also be used to transfer your unique user identification to a database and associate you with previously acquired information about an individual in a database. This allows us to track certain websites you visit. We beacons are used to track online behavioral habits for marketing purposes to determine products or services you may be interested in. In addition to using web beacons on web pages, we may also use web beacons in email messages sent to individuals listed in our database.

13. Disclaimers

We disclaim all warranties, whether express or implied, including without limitation, any implied warranties of title, merchantability, non-infringement and fitness for a particular purpose and all warranties regarding security, currency, correctness, quality, accuracy, completeness, reliability, performance, timeliness, or continued availability with respect to this site. We expressly disclaim any warranties with respect to any downtime, delays or errors in the transmission or delivery of any information, materials or services through the site. To the extent that any jurisdiction does not allow the exclusion of certain warranties, some of the above exclusions do not apply.

14. Accuracy of Information

This site, and all information and materials contained herein, is provided to you on an "AS IS" and "AS AVAILABLE" basis, and AT YOUR OWN RISK TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW. Although the specifications, features, illustrations, warranties, terms, conditions and other information contained in the site are based upon up-to-date information, and while Auto Us and all parties involved in creating, producing or delivering this site make all reasonable efforts to ensure that all material on this site is correct, accuracy cannot be guaranteed.

15. Limitation of Liabilities

We will not be liable to you for lost profits or any damages or injury related to this agreement or this website, including, but not limited to, any failure of performance, error, omission, delay in operation of transmission, computer virus or line failure. We will not be liable for any damages or injury, including but not limited to, special or special, incidental or consequential that result from the use of, or the inability to use, the materials in this site or in any linked sites. The above limitation or exclusion may not apply to you to the extent that applicable law may not allow limitation or exclusion of liability for incidental or consequential damages.

16. Termination

Auto Use and its affiliates reserve the right to refuse service, terminate accounts, and / or cancel orders in its discretion including, without limitation, if Auto Use believes that customer conduct violates applicable law or is harmful to the interests of Auto Use and / or its affiliates. You take responsibility and will be held liable for inappropriate conduct on our site by users operating under your account. You are responsible for protecting your account username and password from unauthorized use.

You will not use any of our site(s) to violate any law. In the event that you violate existing law, we retain the right to terminate all service set forth in this agreement. In the event we are informed by government authorities of inappropriate or illegal use of our facilities or other networks accessed through us, we may terminate customer's service. We will cooperate fully with investigations or violation of systems or network security at other sites. We will cooperate with law enforcement authorities in the investigation of possible criminal violations. Customers who violate systems and / or network security may incur in criminal or civil liability.

13. Website Security Disclaimer

We safeguard your personal data during electronic transmission from you to using known encryption, security standards and procedures. We restrict access to personally identifiable information about you to only those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and other procedural safeguards to comply with applicable privacy laws to guard your nonpublic personal information. We also assess new technology for protecting sensitive customer information on an ongoing basis. We educate our employees so that they will understand the importance of confidentiality of personal information and take appropriate measures to enforce privacy responsibilities. However, if your information is forwarded to a dealership, credit bureau or other third party provider, your information will be transmitted according to the security and privacy policies of the

receiver whose privacy policies may differ from ours. Your information as shared with outside providers will become subject to those different privacy policies.

14. Treatment of Personal Information of Former Customers

We follow this personal information privacy policy even when a customer relationship no longer exists.

15. User Generated Content

Auto Use enables visitors to its site to post reviews, comments, and other content to the site. If you post reviews, comments, or other content on the site, you grant Auto Use and its affiliates a non-exclusive, royalty-free, perpetual, irrevocable, and fully sublicenseable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute and display such reviews, comments, or other content throughout the world in any media form now known or hereinafter discovered. You also grant Auto Use and its affiliates and sublicensees the right to use the name that you submit with any review, comment or other content, if any, in connection with such review, comment or other content. You represent and warrant that you own or otherwise control all of the rights to the reviews, comments and other content that you post on this site and that use of your reviews, comments or other content by Auto Use and its affiliates will not infringe upon or violate the rights of any third party.

16. Links to Other Websites

We may provide links to other websites as a convenience. We encourage you to review the privacy statements of sites to which you are linked so that you can understand how those sites collect, use and share your information. We cannot be responsible for the privacy policies, content or data handling practices on other websites.

17. Linking to Our Websites

You are granted a limited, revocable, and nonexclusive right to create a hyperlink to the home page of the website for personal, non-commercial use only. A website that links to the website (i) may link to, but not replicate, our Content; (ii) may not imply that we are endorsing such site or its services or products; (iii) may not misrepresent its relationship with us; (iv) may not contain content that could be construed as distasteful, obscene, offensive or controversial, and may contain only content appropriate for all ages; (v) may not portray us or our products or services, in a false, misleading, derogatory, or otherwise offensive or objectionable manner, or associate us with undesirable products, services, or opinions; (vi) may not use any Trademark without express written permission; (vii) may not link to any page of the website other than the home page. We may, in our sole discretion, request that you remove any link to the website, and upon receipt of such request, you shall immediately remove such link.

Any unauthorized use by you of the website terminates the limited license set forth in this Section without prejudice to any other remedy provided by applicable law.

18. Contacting Us

If you have any questions or comments concerning this privacy statement or have any questions regarding the contents of this website, please contact us at (800) 737-9780.

19. Changes in Policy

We reserve the right to change our Privacy Policy. A revised Privacy Policy will only apply to data collected subsequent to its effective date. All modifications or update will be posted on our site. By using our site, you agree to the terms of the Privacy Policy in place at the time of your use. Your continued use of our

site constitutes your acceptance of such revised privacy policy. If you do not agree to our privacy policies, please do not use our site.

20. California Privacy Rights

Under California's "Shine the Light" law, California residents who provide personal information in obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of the businesses with which we shared customer information for the immediately prior calendar year. For example, if you make a request during the 2010 calendar year, we will provide you with the information regarding any sharing activities during the 2009 calendar year.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response. The California "Shine the Light" law applies to California residents for business transacted by California dealers only.

To obtain this information, please provide your name and address to [email], with "Request for California Privacy Information" on the subject line and in the body of your message. We will provide the requested information to you at your e-mail address in response.

21. Vermont Privacy Rights

We will treat all accounts with Vermont mailing addresses as if you elected to limit our sharing.