

# LINCOLN AUTO OUTLET PRIVACY POLICY

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## FACTS

### WHAT DOES LINCOLN AUTO OUTLET aka LINCOLN AUTOMALL 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 employment information.

When you are no longer our customer, we may continue to share your information as described in this notice.

#### 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 Lincoln Outlet chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Lincoln Auto Outlet share? | Can you limit this sharing?      |
|--|---------------------------------|----------------------------------|
| <b>For our everyday business purposes—</b><br>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><br>To offer our products and services to you.   | Yes                             | No                               |
| <b>For our affiliates' everyday business purposes—</b><br>Information about your transactions.   | No                              | We don't share                   |
| <b>For our affiliates' everyday business purposes—</b><br>Information about your creditworthiness.   | No, unless authorized by you    | We don't share unless authorized |
| <b>For our affiliates to market to you.</b>  | No                              | We don't share                   |
| <b>For our nonaffiliates to market to you.</b>   | No                              | We don't share                   |

#### Questions?

Call 916-645-2277

## Who we are

Who is providing this notice?

**LINCOLN AUTO OUTLET** (Also known as):  
**LINCOLN AUTOMALL**

## What we do

How does Lincoln Auto Outlet 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. Online credit applications are SSL 64-bit encrypted.

How does Lincoln Auto Outlet collect my personal information?

We collect your personal information, for example:

- When you apply for financing.
- When you initiate a purchase that requires proper identification procedures per federal “Red Flag” law and/or registration requirements.
- When you take a test drive in a vehicle.
- 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 to you.
- Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Lincoln Auto Outlet does not share with our affiliate business unless specifically authorized by you, for purposes of obtaining financing not directly available to Lincoln Auto Outlet.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial or non-financial companies.

- *Lincoln Auto Outlet does not share with non-affiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Lincoln Auto Outlet does not jointly market.*