

# THE GLOCKNER ORGANIZATION PRIVACY POLICY

The protection of your nonpublic personal information is important to us. It is common for companies like ours to share your nonpublic personal information with affiliated third parties (a company that is related by common ownership or corporate control) and with nonaffiliated third parties. Because we recognize that keeping your nonpublic personal information private is important to you, the Glockner Organization\* would like to take this opportunity to explain our Privacy Policy.

## About Our Privacy Policy

Our Privacy Policy applies to our customers and former customers who obtain financial products or services to be used for personal, family or household purposes. Our goal is to respond to your inquiries and to provide products, services and other information you request. This Privacy Policy explains: the types of information we may collect about you; the types of third parties to whom we may disclose information; the types of information we may disclose to third parties; and how we protect the nonpublic personal information we collect about you.

## The Types of Information We May Collect About You

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, telephone numbers, e-mail addresses, birth date, social security number, driver's license number, income, bank accounts and accounts you have with other financial institutions, and employment history.
- Information about your transactions with us, our affiliates or others, such as your account balances and payment histories.
- Information we receive from third parties, such as consumer reporting agencies, banks and finance companies, employers, and credit references, regarding your credit worthiness, credit score or credit history, outstanding liens, and employment history.
- Information we obtain from insurance companies and insurance agencies regarding your driving and accident history, or to verify that insurance is in place.

## The Types of Information We May Disclose to Affiliated and Non-Affiliated Third Parties

We may share information about our customers and former customers with any affiliated or non-affiliated third parties as permitted by law or as expressly authorized by you. For example, we may share your information with:

- Automobile manufacturers and other third parties that supply, provide or administer products and services that you request, including service contracts, limited warranties, GAP Agreements and insurance products.
- Third parties that assist us in marketing products and services, make service and customer satisfaction inquiries on our behalf, or provide investigative, repossession and collection services on our behalf.
- Financial service providers, such as banks, lenders, and consumer finance and leasing companies.
- Consumer reporting agencies.
- Third parties to respond to a subpoena, court order or judicial process.
- Federal or state regulators or auditors to protect against or prevent fraud, manage risk, or resolve customer disputes.

We are permitted by law to disclose information about you to third parties that perform such services and/or to other financial institutions with whom we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosures.

## Other Information Sharing Within the Glockner Organization

We may also share other nonpublic personal information about you with our affiliates as permitted by law. For example, we are permitted by law to share your information with affiliates in the Glockner Organization to provide the products or services you request and we may share information about our transactions and experiences with you. The types of affiliates we may disclose your personal information to include consumer finance and leasing companies, insurance companies, and automobile dealerships that are members of the Glockner Organization.

We may also share other credit related information with our affiliates that we receive from you on an application for credit, in a credit report or from third parties, such as your income, credit references and credit history. For example, we may share information about your credit worthiness with our finance or leasing companies or our automobile dealerships to assist you with purchasing or leasing a vehicle or obtaining financing.

If you want a company within the Glockner Organization not to share other credit related information about you with affiliates for such purposes, **you may opt out of Information Sharing** by completing and returning the Opt Out Form below. If you wish to allow Information Sharing as described above, no further action is necessary.

If you have given medical information to us, such as for an insurance application, we will not share your medical information except as permitted by law or with your permission.

## Affiliate Marketing Notice Provided by the Glockner Organization

We may also disclose nonpublic personal information about you to affiliated third parties that wish to market their products and services to you. The types of affiliates we disclose nonpublic information to include consumer finance and leasing companies, insurance companies, and automobile dealerships.

Federal law gives you the right to limit some, but not all marketing from the companies in the Glockner Organization. You may limit the Glockner Organization and their affiliates from marketing their products and services to you based on your nonpublic personal information that they receive from a company in the Glockner Organization. This information includes your account information, income, credit history, and payment history.

If you prefer that we not disclose nonpublic personal information about you to affiliated third parties that wish to market their products and services you, **you may limit Affiliate Marketing** (other than disclosures permitted by law) by completing and returning the Opt Out Form below. Your choice to limit Affiliate Marketing will apply until you tell us to change your choice.

## How We Protect the Nonpublic Personal Information We Collect About You

We take our responsibility to protect your nonpublic personal information very seriously. Whenever we collect information about you, we restrict access to your nonpublic personal information to our employees and those third parties who need the information to respond to your inquiries, to provide better customer service, and to provide products, services and other information you request. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy. We also maintain physical, electronic and procedural safeguards to protect the confidentiality and security of the information we collect. We require any third party who receives information about you from us to agree to maintain appropriate safeguards and to use the information only as permitted by law.

We are also committed to the responsible use and protection of your information on our website. Our website privacy notice can be found at: [www.glockner.com/privacy.htm](http://www.glockner.com/privacy.htm)

We appreciate your business and the opportunity to assist you in understanding our Privacy Policy. If you have questions about our privacy policies, please feel free to contact us at: **The Glockner Organization, Attn: Compliance Officer, P.O. Box 1308, Portsmouth, OH 45662.**

**\*Reference to the Glockner Organization in this Policy includes the following affiliated companies: The Glockner Chevrolet Company; Andy's Car & Truck Center, Inc. dba Glockner Honda-Toyota; Quality Car & Truck Leasing, Inc.; Rosemount Financial Services, Inc. dba Glockner Auto Credit – Rosemount, Glockner Auto Credit – Jackson, Glockner Auto Credit – Chesapeake, Glockner Auto Credit – Portsmouth, Glockner Auto Credit – Chillicothe, and Glockner Auto Credit – Waverly; Auto Now Acceptance Company, LLC; and Rosemount City Insurance Agency, Inc.**

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## OPT OUT FORM

If you want to opt out of Information Sharing with affiliates or to limit Affiliate Marketing, other than as permitted by law, please check the appropriate box or boxes below to indicate your privacy choices and send this form to the address listed.

- I wish to opt out of Information Sharing with affiliates other than as permitted by law.
- I wish to limit Affiliate Marketing other than as permitted by law.

If you checked either of the boxes above, please mail this form to:

Customer Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, ZIP: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_

The Glockner Organization  
Attn: Compliance Officer  
P.O. Box 1308  
Portsmouth, OH 45662

- Your choice to opt out of Information Sharing and/or to limit Affiliate Marketing will apply until you change your choice.
- Each time you establish a new account and at least annually if you have an account with us, you will receive a Privacy Policy and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account.
- If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.