

**FACTS****WHAT DOES Graff Chevrolet Durand  
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
- Credit History and Credit Scores
- Account Balances and Payment History

**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 Graff Chevrolet Durand chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Graff Chevrolet Durand 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit  
our sharing**

- Call 989-288-2657 —our menu will prompt you through your choice(s) or
- Visit us online: [www.graffchevydurand.com](http://www.graffchevydurand.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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.

**Questions?**

Call 989-288-2657 or go to [www.graffchevydurand.com](http://www.graffchevydurand.com)

## Who we are

Who is providing this notice?

Graff Chevrolet Durand

## What we do

How does Graff Chevrolet Durand 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.

How does Graff Chevrolet Durand collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or give us your income information
- Apply for a lease or give us your contact information
- show us your driver's license

We also collect your 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 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 sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you tell us otherwise.

## Definitions

**Affiliates**

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

- Our affiliates include: Hank Graff Automotive Group, Graff Financial, LLC, and all automotive retailers with the Graff name.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include banks, credit unions, finance companies, aftermarket product providers, and direct marketing companies.

**Joint marketing**

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

- Graff Chevrolet Durand does not jointly market.

## Other important information

Customer Acknowledgement: I (we) received a copy of this privacy notice and I (we) give Graff Chevrolet Durand permission to use my name and picture in any printed, digital, and social media advertising.