

FACTS

WHAT DOES BILLION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number and Drivers License Number ■ Income and Payroll History ■ Credit Scores and Credit Cards and Other Debt
How?	All financial companies need to share consumer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumer personal information; the reasons Billion Automotive chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Billion Automotive share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we gave this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (605) 361-1919
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Mail-in Form	
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p>
Name	
Address	
City, State, Zip	
Mail To:	Billion Automotive PO Box 91440 Sioux Falls SD 57109-1440

Who we are	
Who is providing this notice?	Billion Automotive which consists of Billion Chevy of Sioux Falls, Billion Chrysler Jeep Dodge Fiat of Sioux Falls, Billion Chevy Buick GMC Toyota of Clinton, (see below)
What we do	
How does Billion Automotive 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. We restrict access to your information to employees with a need to know, and we destroy information we do not need.
How does Billion Automotive collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for financing or apply for a lease ■ Show your drivers license or give us your income information ■ Give us your contact information 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 <ul style="list-style-type: none"> ■ 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. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies within the "Billion Automotive" name, Dougherty & Associates, Inc., and Great Place Insurance.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include banks, finance companies, insurance companies, and direct marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial companies.</i>

Other important information			
<p>Acknowledgment of Receipt:</p> <p>By signing below, you are indicating that you were given a copy of this Privacy Notice on the date next to your signature. It does not mean that you agree with any of the statements in this Notice, only that you have received a copy.</p>	<p>Who is providing this notice? cont.</p> <table border="0"> <tr> <td>Billion Chevy of Dell Rapids, Billion Ford of Clear Lake, Billion GMC Buick Kia of Sioux Falls, Billion Chevy Buick GMC of Iowa City, Billion Hond of Iowa City, Billion Hyundai of Iowa City, Billion Kia of Iowa City, Billion Mazda Hyundai of Sioux Falls, Billion Kia of Missoula,</td> <td>Billion Nissan of Sioux Falls, Billion Kia of Rapid City, Billion Buick GMC of Sioux City, Billion Kia of Sioux City, Billion Nissan of Sioux City, Billion Southtown, Billion Toyota of Sioux Falls, Dougherty & Associates, Inc., Great Place Insurance</td> </tr> </table>	Billion Chevy of Dell Rapids, Billion Ford of Clear Lake, Billion GMC Buick Kia of Sioux Falls, Billion Chevy Buick GMC of Iowa City, Billion Hond of Iowa City, Billion Hyundai of Iowa City, Billion Kia of Iowa City, Billion Mazda Hyundai of Sioux Falls, Billion Kia of Missoula,	Billion Nissan of Sioux Falls, Billion Kia of Rapid City, Billion Buick GMC of Sioux City, Billion Kia of Sioux City, Billion Nissan of Sioux City, Billion Southtown, Billion Toyota of Sioux Falls, Dougherty & Associates, Inc., Great Place Insurance
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<p>X _____ X _____ Signature Date</p>			