

# FACTS

## WHAT DOES BILLION AUTOMOTIVE GROUP DO WITH YOUR PERSONAL INFORMATION?

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<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security Number and Drivers License Number</li> <li>■ Income and Payroll History</li> <li>■ Credit Scores and Credit Cards and Other Debt</li> </ul>
<b>How?</b>	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 Group chooses to share; and whether you can limit this sharing.

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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the form below</li> </ul> <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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<b>Questions?</b>	Call (605) 361-1919
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Mail-in Form							
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit:  <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.						
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
<b>Mail To:</b>	Billion Auto Group PO Box 91440 Sioux Falls SD 57109-1440						

Who we are	
<b>Who is providing this notice?</b>	Billion Automotive Group which consists of Billion Toyota, Billion Chevrolet of Sioux Falls, Billion Nissan, Billion Hyundai, Billion Mazda, Billion Chrysler Jeep Dodge Fiat, (see below)
What we do	
<b>How does Billion Automotive Group protect my personal information?</b>	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.
<b>How does Billion Automotive Group collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Apply for financing or apply for a lease</li> <li>■ Show your drivers license or give us your income information</li> <li>■ Give us your contact information</li> </ul> We also collect your information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies within the "Billion Automotive Group" name.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with include banks, finance companies, insurance companies, and direct marketing companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include financial companies.</i></li> </ul>
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><b>Who is providing this notice? cont.</b></p> <p>Billion GMC Buick Kia      Billion FIAT,  Billion Southtown,      Billion Kia of Missoula,  Billion Kia of Sioux City,      Billion Buick, GMC,  Billion Kia of Rapid City,      Billion Des Moines Motors,  Billion Hyundai of Iowa City,      Billion Ford of Clear Lake  Billion Chevrolet, Buick, GMC, Cadillac,  Billion Honda,      Billion Clinton, Inc.</p>
<p>X _____  Signature</p>	<p>X <b>06/05/2017</b>  Date</p>