

# FACTS

## WHAT DOES UNIVERSAL TOYOTA 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 transaction history
- Income and credit history
- Payment history and credit scores

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

### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Universal Toyota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Universal Toyota 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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>	No	We do not share

### To limit our sharing

■ Call 1-866-537-2798

#### Please note:

If you are a new customer, we can begin sharing your information after 30 days from the date we provided 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 1-866-537-2798

## Who we are

Who is providing this notice?	Universal Toyota 12102 IH 35 N San Antonio, TX 78233
How does Universal Toyota 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 Universal Toyota collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Give us your income information or apply for financing</li> <li>• Provide employment information or apply for a lease</li> <li>• Give us your employment information</li> </ul> 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 <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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies within McCombs name; Financial Companies such as Great State Finance, Propel Financial Services, Non-Financial Companies and others such as McCombs Partners.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Universal Toyota does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include Great State Finance, Propel Financial Services and other McCombs Partners.</i>

## Other important information

Universal Toyota is subject to the regulatory oversight by the Office of the Consumer Credit Commissioner. Any consumer wishing to file a complaint against Universal Toyota should contact the Office of Consumer Credit - in person or by mail - 2601 N. Lamar Blvd., Austin, TX 78705-4207; by calling 1-800-538-1579; by fax 1-512-936-7610; or by [email: consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us); Website: [www.occc.state.tx.us](http://www.occc.state.tx.us).

## Acknowledgement of receipt

I hereby acknowledge that I have received a copy of this Privacy Notice from Universal Toyota.

Customer Signature

Customer Signature

Date

Printed Name

Printed Name

Date