

FACTS

WHAT DOES BENNY BOYD LIBERTY HILL 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
- account balances and transaction history
- credit history 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 Benny Boyd Liberty Hill (a financial company) chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Benny Boyd Liberty Hill (a financial company) 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 our non-affiliates to market to you | Yes | Yes |

To limit our sharing

- Call (806) 332-5695 – our menu will prompt you through your choice(s) or
- Visit us [online](#)

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 (806) 332-5695 or visit us [online](#)

Who we are

Who is providing this notice?

DealerCentric, Inc. on behalf of Benny Boyd Liberty Hill (a financial company).

What we do

How does Benny Boyd Liberty Hill (a financial company) 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 Benny Boyd Liberty Hill (a financial company) collect my personal information?

We collect your personal information, for example, when you

- open an account
- apply for a loan

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

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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 non-financial companies.

Non-affiliates

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

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other important information

- [Federal Notices](#)
- [Electronic Disclosure](#)

In connection with your transaction, Benny Boyd Liberty Hill may acquire information about you as described in this notice, which we handle as stated in this notice.

1. We collect non-public information about you from the following sources:
 - a. Information we receive from you on application and/or other forms.
 - b. Information about your transaction with us and
 - c. Information we receive from consumer credit reporting agencies.
2. We do not disclose, nor do we reserve the right to disclose, any non-public information about our consumers, customers, or former customers, except as permitted by law.
3. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public information.

CUSTOMER ACKNOWLEDGMENT: I acknowledge that I have received a copy of this notice on the date indicated below, and authorize Benny Boyd Liberty Hill to research my credit history.

Date: _____

Applicant's Signature: _____