

FACTS		WHAT DOES PENCE NISSAN SUBARU KIA 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: <ul style="list-style-type: none"><li>▪ Social Security number and income</li><li>▪ account balances and payment history</li><li>▪ credit history and credit scores</li></ul>		
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 Pence Nissan Subaru KIA chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Pence share information?	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		No	We do not share
For our affiliates’ everyday business purposes—information about your creditworthiness		No	We do not share
For our affiliates to market to you		No	We do not share
For nonaffiliates to market to you		No	We do not share
<ul style="list-style-type: none"><li>▪ Call (804) 378-3000—our menu will prompt you through your choice(s), or</li><li>▪ Visit us online: <a href="http://www.penceauto.com">www.penceauto.com</a>.</li></ul> <p><b>Please note:</b></p> <p>If you are a <b>new</b> customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice.</p>			
Call (804) 378-3000 or go to <a href="http://www.penceauto.com">www.penceauto.com</a> if you have any questions.			

Who we are	
Who is providing this notice?	Pence-Briggs, Incorporated (Pence Nissan Subaru KIA)
What we do	
How does Pence Nissan Subaru KIA 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, secured files and buildings.
How does Pence Nissan Subaru KIA collect my personal information?	<div>We collect your personal information, for example, when you<ul style="list-style-type: none"><li>▪ purchase a vehicle</li><li>▪ apply for a loan or lease</li><li>▪ provide account information or give us contact information</li></ul></div> <div>We also collect your personal information from others, such as banks, credit bureaus, affiliates, or other companies.</div>
Why can't I limit all sharing?	<div>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 nonaffiliated to market to you</li></ul></div> <div>Virginia laws and individual companies may give you additional rights to Limit sharing.</div>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliated	Companies not related by common ownership or control. They can be Financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that market financial products or services to you.

Receipt Acknowledged:

Name Printed

Customer

Date

Name Printed

Customer

Date

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