

FACTS

WHAT DOES Ganley East  
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 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 Ganley East chooses to share; and whether you can limit this sharing.                                                                                                                                                                                                            |                         |                             |
|                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                         |                             |
| Reasons we can share your personal information                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Does Ganley East 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 nonaffiliates to market to you                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | YES                     | YES                         |
|                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                         |                             |
| To limit our sharing                                                                                                                                                             | <ul style="list-style-type: none"><li>■ Call N/A —our menu will prompt you through your choice(s)</li><li>■ Visit us online: N/A</li><li>■ Mail the form below</li></ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent 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> |                         |                             |
|                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                         |                             |
| Questions?                                                                                                                                                                       | Call 440.585.1000 or go to NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                             |



Mail-in Form

|                  |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--|---------|--|--|--|------------------|--|--|--|
|                  | <p>Mark any/all you want to limit:</p> <p>___ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p>___ Do not share my personal information with nonaffiliates to market their products and services to me</p> |      |  |         |  |  |  |                  |  |  |  |
|                  | <table><tr><td>Name</td><td></td></tr><tr><td>Address</td><td></td></tr><tr><td></td><td></td></tr><tr><td>City, State, Zip</td><td></td></tr><tr><td></td><td></td></tr></table>                                                                                              | Name |  | Address |  |  |  | City, State, Zip |  |  |  |
| Name             |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
| Address          |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
|                  |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
| City, State, Zip |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
|                  |                                                                                                                                                                                                                                                                                |      |  |         |  |  |  |                  |  |  |  |
| Mail To:         | <p>Ganley East<br/>28840 Euclid Ave.<br/>Wickliffe, OH 44092</p>                                                                                                                                                                                                               |      |  |         |  |  |  |                  |  |  |  |

Who we are

Who is providing this notice?

Ganley East

What we do

How does Ganley East 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 Ganley East collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or give us your income information
- Show your driver's license or provide account information
- Provide employment information

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 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with common ownership and control; financial company - Heritage Acceptance Corporation; non-financial companies such as Eastway Insurance Agency, Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with include banks, other finance companies and direct marketing companies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include finance institutions, automobile manufacturers, financial and insurance product providers.*

Other important information

I acknowledge receipt of this Privacy Notice from Ganley East on (enter Date) \_\_\_\_\_  
Signed \_\_\_\_\_ Signed \_\_\_\_\_

