

**FACTS****WHAT DOES WOOD FINANCE, INC. DBA PREMIER ACCEPTANCE DO WITH YOUR PERSONAL INFORMATION?**

<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 <b>Income</b></li> <li>■ <b>Credit History</b> and <b>Credit Scores</b></li> <li>■ <b>Employment Info</b> and <b>Account Performance, Payment History, and Account Balances</b></li> </ul>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>Wood Finance, Inc. DBA Premier Acceptance</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Premier Accept. 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>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 317.899.7676 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.premieraccept.com">www.premieraccept.com</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>
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<b>Questions?</b>	Call 317.899.7676 or go to <a href="http://premieraccept.com/fax">premieraccept.com/fax</a> 866-759-6795/info@premieracceptance.net
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Mail-in Form							
	Mark any/all you want to limit: <input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="radio"/> Do not allow your affiliates to use my personal information to market to me. <input type="radio"/> Do not share personal information with nonaffiliates to market to me.						
	<table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
<b>Mail To:</b>	Premier Acceptance 9830 Bauer Dr. E, Ste. 200, Indianapolis, IN 46280 or Email to <a href="mailto:info@premieracceptance.net">info@premieracceptance.net</a>						

Who we are	
Who is providing this notice?	Wood Finance, Inc. DBA Premier Acceptance
What we do	
How does Premier Acceptance 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 Premier Acceptance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for Financing/Loan or apply for a Lease</li> <li>■ Pay your bills or provide account information</li> <li>■ Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	We will only share information of individuals who do not opt out.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates we may share with include Tom Wood Inc as well as its subsidiary companies and dealerships owned by Tom Wood Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we may share with include include credit card companies, consumer finance companies, insurance companies, and our data analytics vendors.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliated financial companies we may share with include warranty or service contract providers and insurance companies.</i></li> </ul>
Other important information	
We will deem this notice received and acknowledged if the above opt out form is not received within 30 days of the notice being sent.	



## Additional Financial Privacy Policy Terms

The foregoing Privacy Notice in addition to this document constitute the Financial Privacy Policy of Wood Finance, Inc. DBA Premier Acceptance (“Premier”). Premier values each and every customer relationship. Customers such as you have entrusted us not only with your financial information, but also with your personal information. To protect and maintain this relationship, we've adopted a privacy policy to maintain the confidentiality of the information you have shared with us.

### **Information We Collect:**

We collect only relevant information about borrowers in order to establish and maintain your account and services as the law allows or requires us to collect. We may collect personal and financial information about you, which is nonpublic (borrower information). The borrower information we collect varies depending on the accounts and services you request and use. We collect information about you from the following sources:

- Information we receive from you or on your behalf on applications, other forms, or through information you provide to us via other means such as verbally, through our website, through email, or via text messaging.
- Information about your transactions with us, including payment history and defaults in payment obligations.
- Information from consumer reporting agencies.

### **Sharing of Borrower Information:**

**Our Sharing of Borrower Information.** In order to provide financial services to you and maintain our operations we may share certain information about you with our affiliates and nonaffiliated third party service providers.

**Sharing Borrower Information with Affiliates.** We may share borrower information from time to time with our affiliates; such affiliates may include, without limitation, auto dealerships or other operations owned by our parent company Tom Wood Inc and/or its subsidiaries. Sharing of your information with our affiliates is done with the purpose of offering you new products or services from such affiliates.

**Sharing Borrower Information with Nonaffiliated Third Party Service Providers (Nonaffiliates).** In order for us to maintain our operations and continue our lending business, including the servicing of your account and processing your transactions, we may share your borrower information with our trusted service providers, including but not limited to data processing companies, check, ATM and other payment processing companies, payment networks, loan service providers, insurance companies, collection agencies, attorneys hired by us, data analytics companies such as financial analytics companies used by us to review the performance of our portfolios, and credit reporting agencies. We work with all of our service providers to ensure they keep all borrower information confidential and protected. We share the following categories of information to third party service providers depending on the specific services provided:

- Personal information (name, address, social security number, and phone number)
- Account information (type of accounts, account balances, transaction history)
- Transaction information (dates, amounts, locations and type of transaction)
- Account Performance (payment history, defaults, rate of default, balance information at default, etc.)

We do not sell borrower information to independent third-party marketers. Borrower information is shared with nonaffiliated third party servicers only to the extent necessary to maintain our business operations and provide quality services to customers and prospective customers.

**Mobile information** will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. You can opt out of receiving SMS or email Communications from us at any time by following the instructions provided in the messages. For SMS, reply **STOP**. Text **HELP** for help with SMS messaging.

**Sharing Information as Legally Required or Permitted.** We may share any borrower information of yours in response to a lawful request issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to make sure that your credit bureau reports are accurate.

#### **Our Confidentiality and Security Safeguards:**

We maintain strict policies and security controls to assure that borrower information in our computer systems and files is protected. We secure borrower information from unauthorized access, use or disclosure. Our employees are permitted access to borrower information that they may need to perform their jobs, to provide service to you, and as necessary to conduct a transaction or respond to your inquiries. All employees are trained to respect borrower privacy. No one except our employees or authorized agents have access to the Premier Acceptance computer system and records storage. Premier Acceptance has established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your borrower information as we employ new technology in the future.

#### **Restrictions on Disclosing Your Information (Opt-Out):**

We respect your privacy and you may limit our sharing of your information as follows:

- You may have us not share information about your creditworthiness with our affiliates for their everyday business purposes.
- You may have us not allow our affiliates to use your borrower information to market to you.
- You may have us not share your borrower information with nonaffiliates to market to you.

If you choose to limit sharing in regards to any or all of the above please use the form on the preceding pages and return to us via mail at the address provided or via email at the email addresses. In the alternative you may call 317-899-7676 to verbally select your information sharing limit options.

This Financial Privacy Policy is sent to all new customers of Premier within a reasonable time after you have received a loan or other services from us. If you are a new customer we begin sharing your information 30 days from the date we send this notice, unless we receive your opt-out notification before then, in that case the information shared will be limited as allowed under this Financial Privacy Policy.

#### **Financial Privacy Policy Inquiries:**

If you have any questions about our privacy practices, contact us by calling 317-899-7676, writing to us at: 9830 Bauer Dr. E, Ste. 200, Indianapolis, IN 46280 or by email at [info@premieracceptance.net](mailto:info@premieracceptance.net).

We reserve the right to amend our Financial Privacy Policy at any time and in that event we will notify you as required by law. This policy will be sent to you at least once per year at the address we have on file for you. This policy and any updates can also be found on our website at [www.premieraccept.com](http://www.premieraccept.com).