

FACTS**WHAT DOES FORD CREDIT 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
- payment history and purchase history
- Credit history and assets

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 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 Ford Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ford Credit 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	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 1-866-222-4405

Who we are**Who is providing this notice?**

Ford Credit, which includes the private labels listed at the bottom of this page.

What we do**How does Ford Credit 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.

We limit access to your personal information to appropriate personnel with a business need for it. We provide training and communication programs to educate our personnel.

How does Ford Credit collect my personal information?

We collect your personal information, for example, when you

- Give us your income information or provide employment information
- Apply for financing or apply for a lease
- Give us your contact 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. See below for more on your rights under state law.

Definitions**Affiliates**

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

- *Our affiliates include nonfinancial companies, such as Ford Motor Company and The American Road Insurance Company*

Nonaffiliates

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

- *Ford Credit does not share with nonaffiliates so they can market to you*

Joint marketing

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

- *Our joint marketing partners include motor vehicle dealers and insurance companies*

Other important information

Special Notice for California Residents See the Supplement for California Residents, entitled "Important Privacy Choice for Consumers," for information on rights you have under the California Financial Information Privacy Act.

American Suzuki Automotive Credit, AmSouth Dealer Financial Services, Bering Financial Services, Charter Financial, CITIZENS AutoLease, Drivers Mart, Fairlane Credit, First General Leasing, FOA Acceptance, Ford Interest Advantage, Fixed Rate Notes, Jaguar Credit, KIA Financial Services, Land Rover Capital Group, LENDCO Credit, Lincoln Automotive Financial Services, Mazda American Credit, Old Kent Dealer Services, PRIMUS Financial Services, Subaru American Credit, Volvo Car Finance North America