

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Address, Phone Number, Contact Information ■ Payment Status and Payment History ■ Vehicle Information and Credit Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Pelican Auto Finance, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pelican Auto Finance, LLC 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	No	We Don't Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?	Call 800.210.5118 or go to www.PelicanAF.com
-------------------	---

Who we are

Who is providing this notice?

Pelican Auto Finance, LLC

What we do

How does Pelican Auto Finance, LLC 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 Pelican Auto Finance, LLC collect my personal information?

We collect your personal information, for example, when you

- Apply for auto financing or Send Payments
- Speak with our staff or change your contact information
- Provide data about your income or employment

We also collect your personal information from others, such as auto dealers and credit bureaus

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.

- Flexpoint Ford, LLC, Pelican Auto Finance Holdings, LLC

Nonaffiliates

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

- Pelican Auto Finance, LLC does not share with affiliates so they can market you.

Joint marketing

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

- Pelican Auto Finance, LLC does not share with nonaffiliated financial companies to market you.

Other important information

State and Local Regulations: If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, Pelican Auto Finance, LLC will comply with those regulations as well.

Use of Third Parties: We have arrangements with other companies who provide services to us. These companies work at Pelican Auto Finance, LLC's direction, only receive the information needed to perform the functions, and are required to follow our security guidelines.

Credit Reporting: We may report information about your account(s) to credit bureaus. Late payments, missed payments or other defaults on your account(s) may be reflected in your credit report.