

FACTS	WHAT DOES AMERICAN CREDIT ACCEPTANCE, LLC 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?	<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 income ▪ Account balances and payment history ▪ Credit History and credit scores <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 customer's 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 American Credit Acceptance, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Credit Acceptance, 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	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 our nonaffiliates to market to you	No	We don't share

Questions?	Call 866-544-3430 or go to www.americancreditacceptance.com
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Who we are	
Who is providing this notice?	American Credit Acceptance, LLC

What we do	
How does American Credit Acceptance, 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. <ul style="list-style-type: none"> We restrict access to nonpublic personal information about you to employees who need that information to provide products or services to you.
How does American Credit Acceptance, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> apply for financing give us your income information or provide employment information pay your bills or give us your contact information <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?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>Our affiliates include companies with an "ACA" or "American Credit Acceptance" name, such as ACA Warehouse Trust II or American Credit Acceptance Receivables Trust 2013-2</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <i>American Credit Acceptance, LLC does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <i>American Credit Acceptance, LLC doesn't jointly market.</i>

Other Important Information

Vermont Residents: Under Vermont law, we will not share information we collect about Vermont residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness among our affiliates except with your consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

California Residents: Under California law, we will not share information we collect about you with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our affiliates to the extent required by California law.