



FACTS

WHAT DOES UNITED AUTO 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?	<p>The types of 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 • Transaction history and account balances • Credit history and credit scores <p>When you are no longer 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 customer's personal information, the reasons United Auto Credit® chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does United Auto 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call (888) 895-6134 - our menu will prompt you through your choice(s), or • Mail the form below <p>Please Note:</p> <p>If you are a new customer, we can begin sharing your information thirty (30) days from the date we provide you with this notice. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888) 895-6134 or go to www.unitedautocredit.net/UACCPrivacyNotice.pdf
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Mail-in Form

<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>								
<table border="1" style="width: 100%;"> <tr> <td style="background-color: #e6f2ff;">Name</td> <td></td> </tr> <tr> <td style="background-color: #e6f2ff;">Address</td> <td></td> </tr> <tr> <td style="background-color: #e6f2ff;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #e6f2ff;">[Account #]</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		[Account #]		<p>Mail to:</p> <p>United Auto Credit Attn: Compliance PO Box 163049 Ft Worth, TX 76161</p>
Name									
Address									
City, State, Zip									
[Account #]									

Who we are

Who is providing this notice?	United Auto Credit® Corporation, a subsidiary of United PanAm Financial Corp. and its affiliates, which include financial companies.
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What we do

How does United Auto 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.
How does United Auto Credit® collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for financing or provide employment information • Give us your contact information • Make a payment or other transaction on your account <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Sharing with affiliates to market to you • Sharing with non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include United PanAm Financial Corp., Unitas Holdings Corp. and companies with a UACC or UPFC name.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we may share with can include auto dealerships, insurance agents, and other financial institutions.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners may provide offerings such as:</p> <ul style="list-style-type: none"> • Insurance and credit products and services

Other important information

The following entities are providing this notice jointly: United Auto Credit® Corporation, United PanAm Financial Corp., Unitas Holdings Corp., United Auto Equity Corporation, UACC Auto Financing Trust III, UACC Auto Financing Trust IV, UPFC Auto Receivables Corp., UPFC Auto Financing Corp. and UPFC Sub I, Inc.

Residents of California: Except for information your state laws allow or require us to share without your specific consent or notice, UACC will not share non-public personal information with any non-affiliate, outside marketer, or non-affiliate joint marketer without your written consent.

Residents of Nevada: If you are a resident of Nevada, the following Telemarketing Notice applies to you. We may contact you by telephone to offer additional financial products and services that may be of interest to you. You may elect not to include your telephone number on our internal Do-Not-Call list if you do not wish to receive telemarketing calls from us. If your telephone number is included on our internal Do-Not-Call list, we may still contact you for servicing purposes. To include your account on our Do-Not-Call list, please (i) call us toll free at (888) 895-6134 or (ii) write in your request to: UACC, Attn: Compliance Opt-Out, 4700 Mercantile Dr., Fort Worth, TX 76137

Nevada residents may contact us or the Nevada Attorney General for further information about these rights. Contact the Nevada Attorney General by calling 1-775-684-1100, sending an email to AgInfo@ag.nv.gov or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701. You may also register your phone number with the Federal Do-Not-Call Registry at 1-888-382-1222 or visit the website at www.donotcall.gov. Nevada customers are provided this notice under Nevada state law.

North Dakota and Vermont: Except for information your state laws allow or require us to share without your specific consent or notice, UACC will not share non-public personal information with any affiliate, non-affiliate, outside marketer, or non-affiliate joint marketer without your written consent.

Residents of Texas: UACC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against UACC should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.