

State Law Privacy Notice

Last Updated: July 15, 2026

This State Law Privacy Notice (this “Notice”) supplements the Privacy Policy and applies solely to residents of California, Connecticut, Minnesota, Montana, and Oregon (“Applicable State Privacy Laws”).

Pursuant to the Applicable State Privacy Laws, this Notice provides additional details regarding our collection, use, and disclosure of residents’ personal information that is subject to these laws. This Notice also describes the rights available in relation to certain personal information we maintain and how consumers can exercise those rights.

Capitalized terms used but not defined in this Notice have the definitions ascribed to them in the Privacy Policy.

NOTE: United Auto Credit® Corporation (“UACC”) is a financial institution subject to the federal Gramm-Leach-Bliley Act (“GLBA”). The Applicable State Privacy Laws and this Notice do not apply to personal information we collect, maintain, use, or disclose to the extent such information is governed by or subject to the GLBA and related regulations. For example, personal information relating to consumers who use the Services to initiate or complete the process of requesting or applying for financial products or services, including loans and insurance, financing for a vehicle, is governed by the GLBA and exempt from the Applicable State Privacy Laws. This means the Applicable State Privacy Laws do not require UACC to honor consumer privacy rights requests with respect to this personal information. For additional information relating to your choices with respect to this information, see our Financial Privacy Disclosure.

This Notice applies only to residents of [California, Connecticut, Minnesota, Montana, and Oregon] whose interactions with us are limited to:

- Visiting UACC online sites (whether website or mobile) and any UACC affiliates or subsidiary online sites (the “Sites”) and/or Apps;
- Signing up for our email alerts;
- Applying for a job through our Sites;
- Utilizing chatbot technology on the Sites and Apps; and/or
- Establishing an account that does not include a financial product or service subject to the GLBA.

NOTICE AT COLLECTION OF PERSONAL INFORMATION

The following chart details which categories of personal information we have collected from and about consumers in the past twelve (12) months, the categories of third parties to whom we have disclosed each category of information for a business purpose, and the categories of third parties to or with whom we have “sold” or “shared” each category of information (as such terms are defined in Applicable State Privacy Laws).

A. Categories of Personal Information We Collect

Categories of Personal Information	Examples	Do We Disclose This Personal Information for a Business Purpose?	Do We Sell or Share This Personal Information?
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, social security number, driver's license number, passport number or other similar identifiers.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, and third parties authorized by you.	Yes, we sell or share this information for marketing and advertising purposes to business partners and third parties, such as data analytics providers, advertising technology vendors, third-party advertising networks, and social media platforms.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number or any other financial information.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future.
C. Protected classification characteristics under California or federal law	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression), medical condition, pregnancy or childbirth, veteran or military status.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers, credit reporting companies, and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future.
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consumption histories or tendencies.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future.

E. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application or advertisement.	Yes, we disclose this information to our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.	Yes, we sell or share this information for marketing and advertising purposes to business partners and third parties, such as data analytics providers, advertising technology vendors, third-party advertising networks, and social media platforms.
F. Geolocation data	This includes precise location data derived from GPS coordinates or telemetry data.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future.
G. Sensory data	Audio, electronic, visual, thermal, olfactory or similar information such as call recordings, web activity recordings, etc.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future.
H. Sensitive Information	This includes financial account information and credit card number, precise location information, personal information which reveals racial or ethnic origin, and biometric information.	Yes, we disclose this information to our parents, subsidiaries, affiliates, service providers, and third parties authorized by you.	No, we do not currently sell or share this information but we may sell or share this information in the future. We only use this information for permissible business purposes.

We do not knowingly sell or share for targeted advertising personal information about persons under the age of 18. To opt-out of the selling or sharing of this personal information, please click [here](#) or the “Privacy Control” link in the footer of the Site, or see the “Your Legal Rights” section below. Where available, we will process the signal as a request to opt out.

B. Purposes For Collecting and Processing Personal Information

We use your personal information for the following reasons:

- To process and respond to your inquiries and requests;
- To provide our services to you, carry out the transaction(s) you request, fulfill and enforce the terms of any agreement you have with us, process payments, respond to your requests or inquiries, conduct internal recordkeeping, and secure your information and our Services to you.
- To communicate with you and inform you about important information regarding our Sites, your account, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies, and/or other administrative information, and to respond to your questions or requests concerning the sites, apps or the services;

- To send you marketing materials or other promotional messages via mail, email, text, push notifications or other methods regarding our services or other products or services offered by our business partners that may be of interest to you;
- To personalize your experience on our Sites;
- To consider your application for employment with us;
- To allow you to apply for services and evaluate your eligibility for such services;
- To verify your identity and/or location in order to allow access to your account, conduct online transactions, and to maintain measures aimed at preventing fraud and protecting the security of account and personal information;
- To issue and mail billing statements and letters;
- For business purposes, including data analytics, audits, developing and improving products and services, enhancing our Sites, and identifying usage trends;
- To compile aggregated and de-identified statistics or reports that we may share with our business partners or other third parties;
- For risk control and management, for fraud detection and prevention;
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared;
- To comply with applicable legal requirements;
- To track geographic location, usage patterns, broad demographic information and/or the movements of individual users; and
- Where permitted by law, for other purposes related to managing our business.

C. Retention

We will retain your personal information at least as long as necessary to fulfill the purposes of processing listed in this Notice.

To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of personal information; the potential risk from deletion, unauthorized use, or disclosure of the personal information; the purpose(s) for which we use or may use the personal information; whether we can achieve the purpose(s) through other means; and applicable legal requirements.

SOURCES AND DISCLOSURES OF PERSONAL INFORMATION

For more information on the sources we collect your personal information from, as well as the categories of recipients we disclose this information to, please visit our [Online Privacy Policy](#).

SALE AND SHARING OF PERSONAL INFORMATION

We “sell” or “share” (as such terms are defined in Applicable State Privacy Laws) certain categories of personal information to and with third parties.

Refer to the chart above for additional details. We do not “sell,” “share,” or use for “targeted advertising” the personal information of minors we know to be under the age of 18.

YOUR LEGAL RIGHTS

Residents of California, Connecticut, Minnesota, Montana, and Oregon are entitled to rights listed below. Note that not every Applicable State Privacy Law grants each of these rights, and each Applicable State Privacy Law exempts from these rights and requests certain information we collect, including information governed by or subject to the federal GLBA. We reserve the right to honor requests only to the extent required by applicable law. Applicable State Privacy Law may grant you the following rights:

- The right to request the following information:
 - the categories of personal information we have collected about you and the categories of sources from which we collected such information;
 - the specific pieces of personal information we have collected about you;
 - the business or commercial purposes for collecting, selling, or sharing your personal information;
 - the categories of third parties to whom we disclosed such personal information; and
 - if we sold, shared, or disclosed your personal information for a business purpose, two separate lists disclosing: sales and shares, identifying the personal information categories that each category of recipient received; and disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.
- The right to request a specific list of third parties with whom we have disclosed your personal information, excluding natural persons and/or trade secrets.
- The right to delete personal information that we have collected from you, subject to certain exceptions, including, but not limited to, where such information is reasonably necessary to help ensure security and integrity or debug to identify and repair errors that impair existing functionality.
- The right to correct inaccurate personal information that we maintain about you, taking into account the nature of the personal information and the purposes of the processing.
- The right to opt out of certain types of personal information uses, including the “sale” or “sharing” of your personal information (as these terms are defined in Applicable State Privacy Laws).
- The right to limit the use or disclosure of sensitive personal information to permissible business purposes only, subject to certain exceptions.

We will not discriminate or retaliate against you if you decide to exercise your rights under Applicable State Privacy Laws. You do not need to create an account with us to exercise these rights.

Where permitted by law, we may elect to delete personal information as an alternative to correcting information if the deletion does not negatively impact you or you consent to the deletion.

To exercise your right to opt out of the sale or sharing of your personal information, please click [here](#) or the “Privacy Control” link in the footer of the Site. When technically feasible, we will process consumer preference signals (such as GPC) as a request to opt out.

You can exercise any right listed above by calling our toll-free number at 866-473-8144, submitting your request in writing to privacy@unitedautocredit.net or United Auto Credit, P.O. Box 163049, Fort Worth,

TX 76161, Attention: Legal Department. Once we receive such request, we will proceed to verify your identity by matching the information provided by you with the information included in our records. To do so, you will have to provide the following:

- First, Middle and Last Name
- Current Address
- Former Addresses
- Email
- Phone Number

When you exercise the right to know, the right to request a specific list of third parties, the right to delete, or the right to correct, Applicable State Privacy Laws permit us to take steps to verify your identity. To protect consumer privacy, we will require the matching of at least three pieces of information provided with your request with information we maintain to verify that it is you making the request.

Where applicable, we will use the requested information for verification purposes only. Note that we may decline a request where we are unable to verify your identity and confirm the personal information we maintain relates to you. You have the right to appeal our rejection of your request through the same mechanism by which you made the initial request. Additionally, we reserve the right to honor requests to access, correct, or delete personal information only to the extent required by applicable law.

AUTHORIZED AGENTS

You may authorize someone to submit a privacy rights request on your behalf (an “authorized agent”). An authorized agent will need to demonstrate that you have authorized them to act on your behalf, unless you have provided the agent with power of attorney pursuant to applicable probate law. Depending on the evidence provided, we may contact you to verify your identity with us or request confirmation from you that the agent is authorized to submit the request on your behalf.

EXERCISING YOUR SALE AND SHARING OPT-OUT RIGHTS

As detailed in the chart above, we “sell” and “share” certain categories of personal information to and with third parties. To exercise your opt-out right, click [here](#) or the “Privacy Control” link in the footer of our Site, or call our toll-free number at 866-473-8144 or submit your request in writing to: United Auto Credit, P.O. Box 163049, Fort Worth, TX 76161, Attention: Legal Department. We will never require you to verify your identity to exercise your opt-out right.

NOTICE OF FINANCIAL INCENTIVE

We may offer financial incentives to promote our products and services. These may include: discounts, coupons, and special offers when you sign up for our email list, participate in a marketing promotion or sweepstakes, or create an account.

We may ask you to provide personal information in connection with these promotions, including name, email, phone number, and home address. Because these promotions involve the collection of personal information, they may be interpreted as “financial incentive” programs under California law. We use this information for the purposes described above under the section titled “Notice at Collection of Personal Information”. We may share your personal information with third parties as described in our “Notice at

Collection of Personal Information,” including data analytics providers, advertising technology vendors, and social media platforms.

Participation in any financial incentive is optional. Instructions on how to sign up and/or withdraw from a financial incentive program will be provided when the program is announced. To stop receiving our coupons or discounts in your email, you may unsubscribe from our emails by clicking the “unsubscribe” button at the bottom of any such email. If you ask us to delete your personal information, we will not be able to provide you with access to these programs.

The value of any financial incentive we offer is reasonably related to the value of any personal information you provide to us. We estimate the value of your personal information by considering, without limitation, the expenses we incur from collecting your personal information and/or providing the financial incentive to you, the revenue generated by your use of the financial incentive, and any improvements we can make to our products and services based on aggregating information obtained through the financial incentive program.

Please note that we may provide additional terms that apply to a particular financial incentive. If applicable, those terms will be presented to you at sign up.

CHANGES TO THIS NOTICE

We may update this Notice from time to time to reflect changes in our information- handling and privacy practices and/or changes in applicable law. The “Last Updated” date at the top of this page indicates when this Notice was last revised. If we make changes, we will provide appropriate notice to you. Such notice may be provided via a temporary banner on our Site, an email sent to users for whom we have an email address, or by temporarily noting “Updated” next to the Privacy Policy link on the footer of our Site. We encourage you to review this Notice periodically to remain informed about our information handling and privacy practices. By visiting or using our Sites, you agree that any changes to this Notice shall apply to any personal information we may maintain about you, whether collected before or after such changes.

HOW TO CONTACT US

If you have questions about this Notice or our information handling and privacy practices, contact us using our toll-free number at 866-473-8144 or submit your request in writing to privacy@unitedautocredit.net or United Auto Credit, P.O. Box 163049, Fort Worth, TX 76161, Attention: Legal Department.