



<b>FACTS</b>	<b>WHAT DOES UNITED AUTO CREDIT® DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Transaction history and account balances</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), issue and mail billing statements and letters, respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For our non-affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (888) 895-6134 - our menu will prompt you through your choice(s), or</li> <li>• Mail the form below</li> </ul> <p><b>Please Note:</b> 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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<b>Questions?</b>	Call (888) 895-6134 or go to <a href="https://unitedautocredit.net/contact.aspx">https://unitedautocredit.net/contact.aspx</a>
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Mail-in Form		
<p><b>Leave Blank OR</b> [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 non-affiliates to market their products and services to me.</p>	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>[Account #]</b>	
		<p><b>Mail to:</b> United Auto Credit Attn: Compliance PO Box 163049 Ft Worth, TX 76161</p>

Who we are	
Who is providing this notice?	United Auto Credit® Corporation and its affiliates (defined below)
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?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Apply for financing or provide employment information.</li> <li>• Give us your contact information.</li> <li>• Make a payment or other transaction on your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates and other companies.
Why can't I limit sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness.</li> <li>• Sharing with affiliates to market to you.</li> <li>• Sharing with non-affiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include, but are not limited to, Vroom, Inc., Vroom Automotive, LLC, Vroom Automotive Finance Corporation, Vroom Finance Corporation, UACC Auto Financing Trust III, UACC Auto Financing Trust IV, UACC Auto Financing Trust V, UPFC Sub I, Inc., and VFS Near Prime Trust I.</li> </ul>
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Non-affiliates we may share with can include auto dealerships, insurance companies, and other financial institutions.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners could include: <ul style="list-style-type: none"> <li>• Insurance companies, automobile dealers and credit products and service companies.</li> </ul>

## Other important information

Mobile originator and text opt-in data will not be sold to or shared with any third parties for marketing purposes.

**California residents:** 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-affiliates to market to you, except with your express consent. We will not share your personal and financial information with affiliates or joint marketing companies if you instruct us not to do so. UACC does not and will not sell your personal information. To learn more about your rights under the California Consumer Privacy Act, go to <https://www.unitedautocredit.net/California-PrivacyNotice.pdf>

**Nevada residents:** We are providing this notice pursuant to state law. If you prefer not to receive telemarketing calls from us, you may be placed on our internal Do-Not-Call list by (i) calling us toll free at (888) 895-6134 or (ii) writing in your request to: UACC, Attn: Compliance Opt-Out, 4700 Mercantile Dr., Fort Worth, TX 76137. If you would like more information regarding this Nevada law, contact the Nevada Attorney General by calling 775-684-1100, sending an email to [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov) or by writing to the Office of the Attorney General, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701.

**North Dakota and Vermont residents:** We will not share personal information with non-affiliates to market to you, or share consumer report information about you with affiliates or joint marketing companies, except with your express consent.

**Texas residents:** 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 78705-420; Telephone No.: (800) 538-1579; Fax No.: (512) 936-7610; E-mail: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us); or Website: [www.occc.state.tx.us](http://www.occc.state.tx.us).