

FACTS WHAT DOES KITCH ACCEPTANCE CORPORATION 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, Social Security number, address, assets and income
- Account balance and payment history with us and our Affiliates
- Credit and employment history
- Other information that you have provided to us

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Kitch Acceptance Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kitch Acceptance Corporation 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 nonaffiliates to market to you	Yes	Yes

Questions? Call: 800-806-8757 or e-mail us at customerservice@kitchacceptance.com

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at anytime to limit our sharing.

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>	
	Name	Mail to:
	Address	Kitch Acceptance Corporation P.O. Box 11170 Ft. Wayne, IN 46856
	City, State, Zip	

Who we are	
Who is providing this notice?	Kitch Acceptance Corporation
What we do	
How does Kitch Acceptance Corporation 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. Our employees are trained to comply with these security measures. We also limit our employees' access to customer information based on their responsibilities.
How does Kitch Acceptance Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for a loan ■ Provide account information or use electronic products ■ Provide employment information Any any other information you may provide us to service your account with us.
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 your nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Companies that share common control or ownership with Kitch Acceptance Corporation, which include automobile dealers and other related entities
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Financial service providers such as third party payment processors and other lending institutions ■ Non-financial companies such as credit reporting agencies and other third parties that assist us in servicing your loan or account Regulator authorities and law enforcement officials in response to a subpoena, to prevent fraud, to comply with an injury by a government agency or other regulatory, or as necessary for other legal purposes
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Companies that perform marketing svices on our behalf or to other financial institutions with whom we have joint marketing agreements
Other important information	
Your customer information is shared onlyin limited ways and is carefully controlled. We do not disclose any nonpublic personal information about our customers or frmer customers to anyone except as permitted by law.	