

**FACTS****WHAT DOES QUALITY INVESTMENTS, INC. AND QUALITY AUTO GROUP, INC. 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:

- Social Security number and income
- Account balance and payment history
- Credit history and credit scores

**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 Quality Investments, Inc. and Quality Auto Group, Inc. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Quality Investments, Inc. and Quality Auto Group, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**Questions or to limit sharing** Call 1-866-343-8755

Who are we	
<b>Who is providing this notice?</b>	Quality Investments, Inc. and Quality Auto Group, Inc.
What do we do	
<b>How do Quality Investments, Inc. and Quality Auto Group, Inc. protect my personal information?</b>	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.
<b>How do Quality Investments, Inc. and Quality Auto Group, Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ apply for a loan</li> <li>▪ give us your income information</li> <li>▪ give us your employment information</li> <li>▪ show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market you</li> <li>▪ sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Affiliates include Quality Investments, Inc., Quality Auto Group, Inc., East Carolina Towing and Recovery, American Towing and Recovery, East Carolina Tire, AutoMax of Youngsville, AutoMax Sales and Service, MotoMax of Raleigh, MotoMax of Henderson, Carolina Auto Credit in Youngsville, Carolina Auto Credit in Henderson, East Carolina Tire, Pro Tire and A-1 Auto Rental.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates include Neo, Hart Software, 700 Credit, Holmes Insurance Agency, Dealer Socket, AutoStar, Portal Pay, Sigma, Texas Capital Bank, Assured Vehicle Protection, carsforsale.com, Dealer Track, App One and Auto Data Direct.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ We have formal agreements with Holmes Insurance Company in Youngsville NC, all three North Carolina offices of Major Auto Insurance, the offices of State Farm agent Wayne Cottrell.</li> </ul>
Other Important Information	
<b>Credit Reporting Disclosure</b>	We may report information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

I acknowledge I have received a copy of this form on \_\_\_\_/\_\_\_\_/\_\_\_\_.

Buyer \_\_\_\_\_ Co-Buyer \_\_\_\_\_