

FACTS	WHAT DOES EMPIRE AUTO CREDIT CORP. 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score <i>When you are no longer our customer, we continue to share your information as described in this notice.</i>
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 Empire Auto Credit Corp. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Empire Auto Credit Corp. share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your accounts, 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- Information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes- Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (607) 321-2078 or go to www.eacredit.com
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Who we are	
Who is providing this notice	Empire Auto Credit Corp
What we do	
How does Empire Auto Credit Corp. 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 Empire Auto Credit Corp. collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • Apply for financing • Give us your income information or provide employment information • Provide account information or give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include company Express Auto Credit Corp. and financial companies such as dealerships.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Empire Auto Credit Corp. does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • We don't joint market

Customer Acknowledgement I (we) acknowledge receiving a copy of this notice on the date shown below:

_____	_____	_____	_____
Customer Signature	Date	Co-Customer Signature	Date