



Notice of Collection of Personal Information

The California Consumer Privacy Act (CCPA) gives California residents the right to know what Personal Information is collected about them. However, the CCPA does not apply to the collection, processing, and disclosure of certain personal information, including personal information subject to the Gramm-Leach-Bliley Act (GLBA). This includes all personal information collected for a financial product or service for personal, family, or household purposes.

For consumers applying for credit, or financing a vehicle, through Credit Acceptance, all consumer personal information Credit Acceptance Corporation has collected or will collect is personal information subject to the GLBA, is used only for purposes of originating or servicing an account, or processing an application for credit, and is therefore exempt from the CCPA. Despite this exemption, Credit Acceptance Corporation provides the following notice:

Credit Acceptance Corporation may collect the following categories of information from you, and may use that information as disclosed below:

Identifiers: This category includes, but is not limited to, information such as name, alias, postal address, telephone number, social security number, e-mail address, etc.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to verify identity and protect against security risks and threats, perform the credit approval process, complete all actions needed to take assignment of a retail installment contract, to communicate with you, and to use the information as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity and protect against security risks and threats, perform due diligence and background checks, communicate with you, maintain records, administer employment benefits, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Other Identifiers/Personal Information: This category includes, but is not limited to, information such as signature, driver's license, insurance policy information, bank account information, income information, etc.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to verify identity, perform the credit approval process, predict anticipated collections on an account, complete all actions needed to take assignment of a retail installment contract, to communicate with you, and to use the information as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity and protect against security risks and threats, perform due diligence and background checks, communicate with you, maintain records, administer employment benefits, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Characteristics of Protected Classification Information: This category includes, but is not limited to, information such as age, sex, military status, etc.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to verify identity, to determine military and active duty status to ensure compliance with state and federal laws, complete all actions needed to take assignment of a retail installment contract, and to use the information as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity, perform due diligence and background checks, maintain records, administer employment benefits, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Note: Other than a minimum age requirement and military status, no protected classification information is used to make credit or servicing decisions, or to make hiring, compensation, or employment-related decisions. Age and military status information are used to ensure compliance will all applicable state and federal law.

Commercial Information: This category includes, but is not limited to, information such as motor vehicle information, credit report history and information, purchasing or consuming histories or tendencies, records of products or services purchased, business information, etc. *Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance:* The information may be used to perform the credit approval process, predict anticipated collections on an account, complete all actions needed to take assignment of a retail installment contract, secure a lien on the motor vehicle, to communicate with you, and to use the information as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity, perform due diligence and background checks, maintain records, administer employment benefits, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Internet and Electronic Network Activity: This category includes, but is not limited to, information such as browsing and search history within the customer portal, and interactions with websites, advertisements, and applications.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to identify and protect against security risks and threats, to ensure the security of our physical locations and electronic systems, to communicate with you, and to use the information as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to identify and protect against security risks and threats, to ensure the security of our physical locations and electronic systems, to communicate with you, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Geolocation data: This category includes, but is not limited to, location of your vehicle, residence, place of employment, etc.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to contact you, to repossesses the vehicle, and as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity, perform due diligence and background checks, communicate with you, maintain records, administer employment benefits, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Audio, Electronic, Visual, Thermal, Olfactory, or Similar Information: This category includes, but is not limited to, information such as audio and video recordings, and photographs.

Business Purpose for Which This Information is Used for Consumers Applying for Credit, or Financing a Vehicle Through, Credit Acceptance: The information may be used to verify identity, ensure the quality of our customer service experience, ensure compliance with applicable state and federal laws, and as needed in the course of an ongoing customer relationship and to service an account, as permitted by state and federal law.

Business Purpose for Which This Information is Used for Consumers Entering or Attempting to Enter an Employment Relationship with Credit Acceptance or a Business Relationship with Credit Acceptance as a Dealer, Service Provider, or Other Vendor: The information may be used to verify identity, promote Credit Acceptance products and services, promote the Credit Acceptance brand, ensure the quality of our customer service experience, ensure compliance with applicable state and federal laws, and to use the information as needed in conjunction with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Professional and Employment-Related Information: This category includes, but is not limited to previous and current employment information, etc.

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with establishing and maintaining a business or employment relationship, as permitted by state and federal law.

Education Information: This category includes, but is not limited to, information such as high school graduation or GED attainment, colleges and universities attended and degrees earned, etc.

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Sensitive Personal Information: This category includes, but is not limited to, information such as social security number, information contained on a driver's license and/or state identification card, account log-in credentials, debit card or bank account number, etc.

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Inferences from the Above-Identified Information: All of the above categories of information are used to create a profile reflecting and/or predicting behavior, predispositions, characteristics, and abilities.

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Although Credit Acceptance may disclose some or all of the categories of personal information described above to service providers and/or contractors in order to establish or maintain a consumer, employer, or business relationship, Credit Acceptance does not sell or share personal information to third parties, as those terms are defined in the California Consumer Privacy Act.

Credit Acceptance retains each of the above-listed categories of personal information for as long as required to fulfill business needs and satisfy legal obligations.

Further information on Credit Acceptance’s business practices regarding the collection, maintenance, and sale of personal information, please view our California Privacy Policy on our website, at <https://customer.creditacceptance.com/consumer-privacy-act> our Website User Agreement and Privacy Statement at <http://www.creditacceptance.com/website-user-agreement-and-privacy-statement>, and our privacy notice at <https://www.creditacceptance.com/documents/20142/258172/Privacy+Notice.pdf/b78eb934-cdb4-40ac-a903-69350bffb51?t=1576517913105>