



American Credit Acceptance Website Privacy Policy

Last Updated: October 5, 2016

American Credit Acceptance (“ACA,” “we,” or “us”) respects the privacy of visitors to www.americancreditacceptance.com (the “Site”) and is providing this Privacy Policy to explain our policies and procedures regarding the collection, use, disclosure, and security of information received via the Site. This Privacy Policy applies only to information collected or transmitted through this Site (www.americancreditacceptance.com); information submitted to ACA in person, by mail, or via other means may be governed by different terms, for example, information collected from the AboutMyLoan payment site is governed by the Privacy Policy on that website. By using this Site, you agree to this Privacy Policy. Please do not use our Site if you do not agree to this Privacy Policy.

Collection and Use of Information

We collect information about you that you voluntarily submit to us, such as your name, email address, and contact information, when you register as a customer, provide us your information in our “contact us” form, or submit an employment application. We may also collect information about your device as described in the Cookies section below.

We use this information to respond to your requests, monitor and analyze our business operations and Site usage, and evaluate your employment application. To assist with these uses, we may supplement the information you provide to us with information we obtain from other sources.

Disclosure and Transfer of Information

We never sell or share information about you that we collect via this Site with third parties other than: (1) with our service providers who assist us in providing our services, (2) with your consent, (3) with our affiliates for purposes relating to customer transactions and experiences, such as viewing your payment history, (4) as required by law, and (5) as otherwise set forth in this Privacy Policy.

ACA operates in the United States and as a result, information that we collect via the Site will be maintained on servers located in the United States or in other countries outside of your country of residence. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By using the Site, you consent to your information being stored and maintained in the United States and other jurisdictions as described in our Privacy Policy.

Cookies

We do not use cookies or web beacons to track your interaction with the Site but we may use other electronic tools to manage and track your interaction with the Site. A cookie is a piece of data that a website you visit can automatically place on your browser and device hard drive. Cookies help a website recognize a Site visitor’s device, but they do not typically identify you as an individual. We may use these technologies to collect information that helps us better serve our users and enhance this Site, such as by tracking return visits, collecting Site usage information, and performing research, analysis,



and Site analytics. Third parties whose products or services are accessible via links from the Site may use cookies or similar tools, and we advise you to check their privacy policies for information about their cookies and other privacy practices.

We may also use third-party web analytics services on the Site, such as those provided by Google Analytics. These service providers use electronic tools to help us analyze how our users use and interact with the Site, and enable us to remember your preferences. To learn about opting out of Google Analytics, please contact us using the methods provided below.

California Do Not Track Disclosure

As the Internet industry is currently still working on Do Not Track standards, implementations and solutions, we do not recognize or respond to browser-initiated Do Not Track signals.

Security

We maintain safeguards to protect your personal information. However, no system is completely secure or error-free. We do not, and cannot, guarantee the complete security of your personal information.

Privacy Choices

We provide individuals with the ability to opt out of receiving marketing and other communications from us, and to update, supplement or delete the information we have about them by contacting us using the methods provided below.

Your California Privacy Rights

California law permits users who are California residents to request and obtain from us once a year, free of charge, a list of the third parties to whom we have disclosed their personal information (if any) for their direct marketing purposes in the prior calendar year, as well as the type of personal information disclosed to those parties. As explained above, ACA does not share personal information with third parties for their own marketing purposes.

Children's Privacy

This Site is intended for users over the age of 18. ACA does not knowingly collect any data from children under 13 years of age.

Links to Third-Party Websites

Please note that this Site may contain links to third-party websites. Since we do not control third-party sites and are not responsible for any information you may provide while on such sites, we encourage you to read the privacy policies on those websites before providing any of your information on such sites.



Changes

We reserve the right to change this Policy at any time. Please check this page periodically for updates. If we make any material changes to this Privacy Policy, we will post the changes here and notify you by notice on this Site.

Contact Us

Should you have any questions or concerns about our Privacy Policy, please send us an email at marketing_aca@acacceptance.com; write to us at American Credit Acceptance, LLC, Attention: Marketing Manager, 961 East Main Street, Spartanburg, SC 29302; or call us at 1-866-544-34730.