

Privacy Policy

PROTECTING OUR CUSTOMERS

As an independent sales agent at Exchange New Car Sales (*hereinafter* “ENCS”), I and ENCS respect the privacy of our consumers. We use information our customers provide to us to better serve their needs. We recognize that this information belongs to the customer and that we must treat it accordingly. In accordance with federal regulations, I am providing this notice to describe how I may use non-public personal information (*known as "information"*) about customers or their accounts. Terms used in this privacy policy are defined in accordance with the Gramm Leach Bliley Act (*15 USCA §§ 6801 – 6809, in its pertinent part*), which is incorporated herein by reference.

THE INFORMATION WE COLLECT

Personal information that can identify a consumer, such as name, address, and/or financial information is collected only when voluntarily offered and solely for purposes that are clearly identified. Personal information acquired through such registration will be kept confidential and will not be disclosed to non-affiliated third parties without the customer’s prior consent except as may be required by law. I do not seek personal information from children. I obtain non-public personal information from the following sources:

- Information provided on applications, orders or other forms or transactions, which may include but is not limited to a customer’s name, address, social security number, income information and sources that is not publicly available.
- Information on any list, description, or other grouping of consumers (and publicly available information pertaining to them) derived from using any personally identifiable financial information that is not publicly available.
- Information about a customer’s transactions with us, our affiliates, or others, such as account balance and payment history.
- Information obtained from consumer reporting agencies, such as one’s credit history, credit score, and information that we obtain to verify employment history or that insurance coverage is in place.
- Information obtained from the consumer’s employer or other employment-related sources to verify financial information.
- Information obtained through Internet “cookies” in connection with an inquiry about a financial product or service.

THE INFORMATION WE DISCLOSE

Information about our customers will only be disclosed for the business purpose of assisting in the finance, purchase and/or insuring of a motor vehicle or related product(s) upon a customer’s request for such service. ENCS' policy is to limit access to our customer’s non-public information to those who need it to serve our customer's needs. I will not share this information

with any other parties other than ENCS's own affiliates, financial service providers and the manufacturer of your vehicle. If the customer does not request this service, his or her information will not be shared with them. I do not disclose customer non-public information to non-affiliated third parties, except as necessary to conduct our business. Non-public personal information may be shared only with the customer's prior consent or as permitted by law. This policy affects former as well as current customers. Please note that no action is required by the customer at this time as the information we disclose is for the business purpose described herein and therefore permitted by law.

CONFIDENTIALITY AND SECURITY

Customers' personal information is restricted to employees, agents, administrators and subcontractors who need this information to provide the service and products the customer has requested. In accordance with the Privacy Act of 1974, the Gramm Leach Bliley Act, the Privacy and Safeguards Rules promulgated by the Federal Trade Commission and New York State Insurance Department Regulations, I maintain physical, electronic and procedural safeguards that comply with New York State and federal regulations to guard customers' non-public personal information from unlawful disclosure and reasonably foreseeable risks to the security of the information.

INTERNET

The Internet is not a secure medium and the privacy of communication over the Internet cannot be guaranteed. ENCS does not assume any responsibility for any harm, loss, or damage a user may experience or incur by sending personal or confidential information over the Internet by or to me.

CUSTOMER'S CONSENT

By providing information to me and/or using my web site, the customer signifies his or her consent to my privacy policy. I reserve the right, at our discretion, to update or amend portions of this policy from time to time. Any changes to this privacy policy will be promptly disclosed.