

TERMS OF USE AND PRIVACY

EASY AUTO CREDIT, INC.

PLEASE READ THIS NOTICE CAREFULLY TO UNDERSTAND WHAT WE DO.

We reserve the right to revise this Privacy Policy at any time without any notice. If you are visiting our Site, you should periodically visit this page to review the current Privacy Policy. If you disagree with our Privacy Policy, you should discontinue using this Site.

Personal Information and non-Personal Information

“Personal Information” is information which identifies you or which can be identified as yours, and includes your name, physical address, email address, phone number, social security number, credit card number, debit card number, your income, account balances and payment history and credit history and scores. We collect your Personal Information, for example, when you:

- Apply for financing or give us your income information
- Pay your bills or provide employment information
- Show your driver’s license

We may also collect your Personal Information from others, such as credit bureaus, affiliates, or other companies.

When you visit our Site, we may also collect “non-Personal Information” about you, such as the IP address of your computer, the device identifier on your mobile device, the type of browser you use and your operating system. Below, we first explain what we do with your Personal Information, and then explain what we do with your non-Personal Information.

Use and Sharing of Personal Information

We collect and store Personal Information that you provide to us, either through the Site or by other means, such as by phone or mail, and which provides details about you, your business and your finances.

Why this
Notice?

Financial companies such as ours choose how they share your Personal Information. Federal law gives you 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.

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 we chose to share, and whether you can limit this sharing.

Reasons we can share your Personal Information	Does Easy Auto Credit, Inc. share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), maintain our computer system, 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	No
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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our Sharing

You can limit our sharing of your Personal Information to our affiliates for them to market to you by:

- Calling 423-559-1196
- Mailing us your name, physical address, account number (if there is an account open), and writing, "Please do not allow your affiliates to use my Personal Information to market to me."

Easy Auto Credit, Inc.
Attn: Credit Manager
1800 Mt. Vernon Drive
Cleveland, TN 37311

- Emailing us at CreditManager@EasyAutoOnline.com providing us your name, physical address, account number (if there is an account open), and writing, "Please do not allow your affiliates to use my Personal Information to market to me."

If you are a new customer, or you have provided us your Personal Information for the first time through our Site, we can begin to share your Personal Information with our affiliates 30 days from the date you access this Privacy Notice until you give us a notice limiting such sharing as described above. When you are no longer our customer, we may continue to share your Personal Information as described in this notice. However, you can contact us at any time to limit our sharing to our affiliates for their marketing purposes.

Can I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes, for example, information about your creditworthiness
- Affiliates from using your Personal Information to market to you
- Sharing Personal Information to nonaffiliates so they can market to you

State laws may give you additional rights to limit sharing of Personal Information.

Limiting Sharing for Joint Accounts

If you limit sharing of Personal Information for an account you hold jointly with someone else, your limitation choices will apply to everyone on your account.

Definitions

- Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include companies with an Easy Auto name and financial companies, such as Sunrise Acceptance, Inc.
- Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies. Easy Auto Credit Inc. does not share Personal Information with nonaffiliates so they can market to you.
- Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Easy Auto Credit Inc. does not jointly market.

Sale of Company or Line of Business

Notwithstanding the foregoing, if we sell Easy Auto Credit, Inc., or one of its lines of businesses, we may transfer and assign to the buyer all information about Easy Auto Credit, Inc. or its line of business, including your Personal Information.

Security of 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. We restrict access to your Personal Information to those employees and contractors who need to know that information to provide products or services to you or to perform their job duties. Please note, however, as with all electronic storage of data on servers connected to the Internet, there can be no guaranty that there will never be unauthorized access or use of the data, including your Personal Information.

California Privacy Rights

Under California Civil Code Sections 1798.83 to 1798.84, California residents are entitled to ask us for a notice describing what categories of Personal Information we share with third parties or affiliates for those third parties' or affiliates' direct marketing purposes. The notice will identify the categories of information shared and will include a list of the third parties and affiliates with which it was shared and their names and addresses. If you are a California resident and would like a copy of this notice, please submit a written request to the following address:

Easy Auto Credit, Inc.
Attn: Credit Manager
1800 Mt. Vernon Drive
Cleveland, TN 37311

Please allow thirty (30) days for a response.

Use of Non-Personal Information and Google Analytics

We have contracted with Google to provide us with the following tools ("Google Analytics") with respect to the use of our Site:

- Remarketing
- Display Network Impression Reporting
- Demographics and Interest Reporting

Many websites of companies use Google Analytics to understand and analyze on an anonymous basis use of those websites. When you visit our Site, Google Analytics will collect "non- Personal Information" about your activity through Google advertising cookies and anonymous identifiers. We may also provide additional non-Personal Information we have collected to Google. We will not facilitate the merging of Personal Information with non-Personal Information provided to or obtained by Google unless we have given you notice that we will do so and we obtain from you a prior, clear consent (opt-in) to such merger of information.

Our Site uses cookie technology to recognize your computer or mobile device, your online browsing preferences and the pages on our Site you visit, thus allowing us and Google to access and provide you information that we hope will improve your online experience. Both Google and we may install first party cookies on your browser when you visit our Site. These cookies do not collect Personal Information, nor do we combine the general information collected through cookies with other Personal Information to tell us who you are or what your screen name or email address is.

Google Analytics will use the Non-Personal Information plus other non-Personal Information it may have from other sources to produce reports assisting us in improving our Site, to assist us and other Google partners in making ads more effective, to detect and defend us against fraud and other security risks and to improve both Google products and our own. A fuller description of how Google uses the data it gathers from us can be seen at www.google.com/intl/en/policies/privacy/partners.

You can opt out of providing any information to Google Analytics without affecting how you visit our Site by downloading and enabling a browser plug on your equipment. For information on opting out of being tracked by Google Analytics across all websites you use, and to download the plugin, go to <https://tools.google.com/dlpage/gaoptout>. If you do not wish to have a cookie on your system, you can set your browser preferences to refuse them (please consult your browser's help section for instructions). Please note that if you delete all cookies from your browser, your use of our Site may be more difficult and you may not receive information about products we believe you would find interesting and attractive.

We and Google reserve the right to sell or provide to other companies non-Personal information and analyses about those who visit the Site or order products. This information may include information in aggregated form about the demographics or location of visitors to the Site and purchasers of our products. Such information shall not include any Personal Information.

Children's Use of the Site

The Site is accessible to anyone who has access to the Internet. This Site is not intended or designed to attract anyone under the age of 18 years. We do not knowingly collect information from children under 13 years, and in the event that we learn that a user is under 13 years of age, we will promptly delete any Personal Information that we have collected about that user. We encourage parents and guardians to spend time online with their children and to consider using an electronic filtering software.

Questions

If you have any questions about our Privacy Policy, please call our Credit Manager at 423-559-1196 or email us at CreditManager@EasyAutoOnline.com.

Latest Revision

This Terms of Use and Privacy policy was last revised July 30, 2019.