

Ray's Motor Sales, Inc. Privacy Policy

What does Ray's Motor Sales, Inc. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account Balance and Payment History • Credit History and Employment Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their every day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason <i>Ray's Motor Sales, Inc.</i> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ray's Motor Sales, Inc. share?	Can you Limit this sharing?
For Our Everyday Business Purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
For Our Marketing Purposes, to offer our products and services	YES	NO

to you.		
For Joint Marketing With Other Financial Companies	YES	NO
For Our Affiliates' Everyday Business Purposes, information about your transactions and experiences.	NO	WE DON'T SHARE
For Our Affiliates' Everyday Business Purposes, Information about your credit worthiness	NO	WE DON'T SHARE
For Our Affiliates to Market to You	NO	WE DON'T SHARE
For Non-Affiliates to Market to You	NO	WE DON'T SHARE

FOR ANY QUESTIONS, PLEASE CALL 863-676-6321

Who We Are

Who is Providing this Notice?	Ray's Motor Sales, Inc.
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What We Do

How Does Ray's Motor Sales, Inc. 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 Ray's Motor Sales, Inc. protect my personal information?	We collect your personal information, for example, when you: <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.
Why Can't I Limit All Sharing?	We also collect you personal information from others, such as credit bureaus, affiliates, or other companies. Federal Law give you the right to limit only: <ul style="list-style-type: none"> ● sharing for affiliates' everyday

	<p>business purposes information about your creditworthiness.</p> <ul style="list-style-type: none"> • affiliates from using your information to market to you • sharing for non affiliates to market to you <p>State laws and individual companies give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <p>Ray's Motor Sales, Inc. DOES NOT share with our affiliates.</p>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Ray's Motor Sales, Inc. DOES NOT share with non affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial companies.