

## Granite Bay Acceptance Privacy Notice

This notice provides information as to what Granite Bay Acceptance does with your personal information and provides you a right to limit some but not all sharing of your personal information.

<h1>FACTS</h1> <h2>WHAT DOES GRANITE BAY ACCEPTANCE DO WITH YOUR PERSONAL INFORMATION</h2>		
<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Assets and Transaction History</li> <li>• Credit History and Credit Scores</li> </ul>	
<b>How?</b>	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 Granite Bay Acceptance chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Granite Bay Acceptance share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To Limit Our Sharing</b>	<p>Visit us online at <a href="http://www.gbafinance.com">www.gbafinance.com</a> and 877-391-3599.</p> <p>Please note if you are a new customer, we can begin sharing your information. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	<p>Contact us online at <a href="http://www.gbafinance.com">www.gbafinance.com</a> and 877-391-3599.</p>
<b>Who we are</b>	
Who is providing this notice?	Granite Bay Acceptance, Inc.
<b>What we do</b>	
How does Granite Bay Acceptance 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 Granite Bay Acceptance collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• provide employment information or give us your contact information</li> <li>• show your drivers license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice to limit sharing will apply to all joint account holders.
<b>Definitions</b>	
Affiliates	<p><b>Companies related by common ownership or control. They can be financial and nonfinancial companies.</b></p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include Orion Acceptance Corp., Loan A Rangers LLC. and Western Sierra Acceptance Corp</i></li> </ul>
Nonaffiliates	<p><b>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</b></p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include credit unions, insurance companies, and direct marketing companies.</i></li> </ul>

<p>Joint Marketing</p>	<p><b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial service companies.</i></li> </ul>
<p><b>Other Important Information</b></p>	
<p>For California Residents</p>	<p>We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>
<p>For Vermont Residents</p>	<p>We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p>