



FACTS

WHAT DO MAF LEASING AND AMERITRUST AUTO LLC 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Transaction history and employment 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 MAF Leasing and AmeriTrust Auto, LLC. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do MAF Leasing and AmeriTrust Auto 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 to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call us toll free at 1-800-600-6872 or visit us online at ameritrustauto.com

Please note:

If you are a *new* customer, we can begin sharing your information **45 days from the date we sent this notice**. 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.

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Who we are	
Who is providing this notice?	MAF Leasing and AmeriTrust Auto, LLC.
What we do	
How do MAF Leasing and AmeriTrust Auto, LLC 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 and limited access to your information by employees.
How do MAF Leasing and AmeriTrust Auto collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a lease or finance product or give us your income information ▪ Give us your contact information or provide employment information ▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>MAF Leasing and AmeriTrust Auto, LLC are affiliates. Our other affiliates include AmeriTrust Financial Technologies Inc. and Powerband Solutions US Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include account servicing companies, insurance companies, direct marketing companies, and automobile dealers.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial companies and automobile dealers.</i>
Other important information	
<p>California Residents: We will not share your personal information to nonaffiliates to market to you, except with your express consent. We will not share your personal or financial information with affiliates or joint marketing companies if you instruct us not to as described in the "Important Privacy Choices for Consumers" provided with this notice.</p> <p>Nevada Residents: We are providing you with this notice pursuant to Nevada law. You may call us at 1-800-600-6872 to be placed on our internal "do not call" list for any marketing calls we may make to existing customers. For more information about this notice or the Nevada law related to this notice, you may (1) contact us at 1-800-895-6872 or customerservice@ameritrustauto.com; or (2) contact the Nevada Attorney General's Office, Bureau of Consumer Protection, 555 East Washington St., Ste. 3900, Las Vegas, NV 89101; tel. (702) 486-3132; email: BCPINFO@ag.state.nv.us.</p> <p>North Dakota Residents: To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.</p> <p>Texas Residents: If you are a resident of the state of Texas, the following notice applies to you. For questions or complaints about your loan/lease, contact AmeriTrust Auto, LLC. at 1-800-600-6872 or via mail to 901 Houston St., Ft. Worth, TX 76102. AmeriTrust Auto, LLC. is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting AmeriTrust Auto, LLC., consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: 800.538.1579. Fax: 512.936.7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.</p> <p>Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at ameritrustauto.com or call 1-800-600-6872.</p>	