

FACTS

WHAT DOES THE DORSCHEL GROUP DO WITH YOUR PERSONAL INFORMATION?

Rev. 06/2011

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
- Credit History and Credit Scores
- Payment History and Credit Card or Other Debt

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 The Dorschel Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Dorschel Group 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

- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 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.

Questions

Call: (585) 321-2414

Mail-in Form

Mark any/all you want to limit: (please print)

- Don't share information about my creditworthiness with your affiliates for their everyday business purposes.
- Don't allow your affiliates to use my personal information to market to me.
- Don't share my personal information with nonaffiliates to market their products and services to me.

Full Name:	<input type="text"/>
Street Address:	<input type="text"/>
City, State, Zip:	<input type="text"/>

Mail To:
 The Dorschel Group
 ATTN: Customer Relations
 3817 W. Henrietta Rd.
 Rochester, NY 14623

Who we are

Who is providing this notice?

The Dorschel Group means the following institutions: Dorschel Enterprises, Dorschel Lexus, Dorschel Infiniti, Dorschel VW, Dorschel Nissan, Dorschel Saab, Dorschel Toyota, Dorschel Scion, Dorschel Kia, and Dorschel Isuzu.

What we do

How does The Dorschel Group 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 The Dorschel Group collect my personal information?

We collect your personal information, for example, when you

- Apply for financing
- Apply for a lease
- Give us your contact information
- Pay us by check
- Show your driver's license

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

- Sharing for affiliates' everyday business purposes - information about your credit worthiness
- 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.

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.

- *Our affiliates include: Companies with Clearwater Credit and Upstate Auto Credit name.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include: Franchised Manufacturers and their related finance companies and insurance companies.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include: Franchised Manufacturers and their related finance companies.*

