

RYAN FAMILY DEALERSHIPS PRIVACY POLICY

The protection of your nonpublic personal information is important to Ryan Family Dealerships and our affiliated third parties listed below. It is common for companies like ours to share your nonpublic personal information with affiliated third parties and, in some cases, with nonaffiliated third parties. Because we recognize that keeping your nonpublic personal information private is important to you, we would like to take this opportunity to explain the Ryan Family Dealerships' Privacy Policy.

ABOUT OUR PRIVACY POLICY

The Ryan Family Dealerships Privacy Policy applies to those persons who obtain from us financial products or services to be used for personal, family or household purposes. We are not required to make these disclosures to companies or individuals who obtain financial products or services for business, commercial or agricultural purposes. While we are not required to maintain privacy policies with respect to our business, commercial or agricultural customers, they are also very important to us and we take steps to protect their nonpublic personal information, as well. Our goal is to respond to your inquiries, to provide better customer service, and to provide products, services and other promotional information we believe may help meet your needs or be of interest to you. This Privacy Policy explains:

- The types of information we may collect about you
- The types of information we may disclose to third parties
- The types of third parties to whom we may disclose information
- How we protect the nonpublic personal information we collect about you
- How you may instruct us not to disclose certain information about you which we are not otherwise permitted to disclose by law

THE TYPES OF INFORMATION WE MAY COLLECT ABOUT YOU

Ryan Family Dealerships in Bismarck, ND, Minot, ND and Williston, ND may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, telephone numbers, e-mail addresses, birth date, social security number, income and employment history.
- Information about your transactions with us, our affiliated third parties, or others, such as your account balance, payment history and your creditworthiness.
- Information we receive from your consumer credit reports or a consumer reporting agency, such as your creditworthiness, credit score or credit history.
- Representations made by you to us, such as your employment history, your account balances and payment histories, and your relationships with other persons or entities whom you have listed as a reference.
- Information we collect or that you provide to us when you visit our website, such as your name, address, telephone numbers and e-mail addresses.
- If you request e-mail contact from us or send us e-mail, we may retain your e-mail address and the messages themselves.
- We also utilize "cookies" in connection with our website. A "cookie" is an online device used to determine when a visit to the site has occurred and to track your activity within the site. A cookie does not identify you by name or address unless you have provided the information or set up your computer to do so. Cookies are used to determine traffic patterns and usage and to provide you with more customized service by identifying you as a user, which may prevent you from having to enter information repeatedly. Cookies are often used online and do not harm your computer. You have the option of programming your computer to prevent a cookie from being accepted. However, if you do, it may affect your ability to access this or other web sites.

SIMPLIFIED PRIVACY NOTICE

Ryan Family Dealerships in Bismarck, ND, Minot, ND and Williston, ND do not disclose, nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We also restrict access to your nonpublic personal information to our employees and those third parties who need the information to provide our products and services to you. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy. We also maintain physical, electronic and procedural safeguards at each of our 5 Dealership locations in Bismarck, ND, Minot, ND and Williston, ND to protect the confidentiality and security of the information we collect. We require any third party who receives information about you from us to agree to keep that information confidential and to use the information only for the purposes for which it was disclosed.

THE TYPES OF INFORMATION WE MAY DISCLOSE

Of the nonpublic personal information we collect at our 5 locations in Bismarck, ND, Minot, ND and Williston, ND, we may disclose the following types of information about you to affiliated third parties:

- Information we receive from you on applications or other forms, such as your name, address, telephone numbers, e-mail addresses, birth date, social security number, income and employment history.
- Information about your transactions with us, third parties affiliated with us, or others, such as your account balance, payment history and your creditworthiness.
- Information we receive from your consumer credit reports or a consumer reporting agency, such as your credit worthiness, credit score or credit history.
- Representations made by you to us, such as your employment history, your account balances and payment histories, and your relationships with other persons or entities whom you have listed as a reference.
- Information we collect or that you provide to us when you visit our website, such as your name, address, telephone numbers, e-mail addresses, e-mail messages, and information collected from cookies utilized in connection with our website.

CATEGORIES OF THIRD PARTIES TO WHOM WE MAY DISCLOSE INFORMATION

We may disclose your nonpublic personal information to the following types of affiliated third parties:

- Financial service providers, such as motor vehicle lenders or lessors, mortgage brokers, insurance agents, and providers of after-market products such as Guaranteed Automobile Protection (GAP) products and service contracts.
- Non-financial service providers, such as retailers, manufacturers, providers of after-market products such as Guaranteed Automobile Protection (GAP) products, warranties, and service contracts, magazine publishers, and direct marketers.
- Others, such as trade associations and nonprofit organizations.

THE TYPES OF THIRD PARTIES TO WHOM WE MAY DISCLOSE INFORMATION

Ryan Family Dealerships may also disclose all of the nonpublic personal information that we collect about you, as described above to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as third parties who manufacture or supply our goods and services, advertise or market our products and services, make customer satisfaction inquiries on our behalf, or provide internet related marketing services. We are permitted by law to disclose information about you to third parties that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosures.

HOW WE PROTECT THE NONPUBLIC PERSONAL INFORMATION WE COLLECT

We take our responsibility to protect your nonpublic personal information very seriously. Whenever we collect information about you at one of our 5 Dealerships in Bismarck, ND, Minot, ND and Williston, ND, we restrict access to your nonpublic personal information to our employees and those third parties who need the information to respond to your inquiries, to provide better customer service, and to provide products, services and other promotional information we believe may help meet your needs or be of interest to you. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy. We also maintain physical, electronic and procedural safeguards to protect the confidentiality and security of the information we collect. We require any third party who receives information about you from us to agree to keep that information confidential and to use the information only for the purposes for which it was disclosed.

HOW YOU MAY INSTRUCT US NOT TO DISCLOSE CERTAIN INFORMATION ABOUT YOU WHICH WE ARE NOT OTHERWISE PERMITTED TO DISCLOSE BY LAW

If you are comfortable with the Ryan Family Dealerships' Privacy Policy and do not mind if we disclose your nonpublic personal information in order to respond to your inquiries, to provide better customer service, and to provide products, services and other promotional information we believe may help meet your needs or be of interest to you, then you do not need to take any further action at this time. If you prefer that we not disclose your nonpublic personal information to the types of affiliated and nonaffiliated third parties described in this Privacy Policy, and you have not completed an Opt Out Form provided by us, then you may direct us not to make those disclosures as follows:

To opt out in person: You may complete the attached Opt Out Form and deliver it to one of our Dealership representatives.

To opt out by mail: You may complete the attached Opt Out Form and return it by mail within thirty days of your receipt of the Form to: Ryan Family Dealerships, Attention: Vickie Simonson, at PO Box 1636, Minot, ND 58702.

To opt out by phone: You may contact Vickie Simonson at (701) 852-1026 within thirty days of your receipt of the attached Opt Out Form.

You may also have additional privacy rights under state law. Please remember, however, that even if you decide to opt out of having your nonpublic personal information disclosed to certain third parties, we may still disclose nonpublic personal information about you as permitted by law.

If you are opting out for the first time, it may take up to six weeks to process your request. Your decision to opt out will apply to all financial products and services you obtain from us and the affiliated third parties listed below.

OUR AFFILIATED PARTIES

This Privacy Policy and your opt out decision applies to our 5 Dealerships located in Bismarck, ND, Minot, ND and Williston, ND as well as the following affiliated third parties which include companies such as banks, credit unions and captive finance companies.

CLOSING/ACKNOWLEDGEMENT

We appreciate your business and the opportunity to assist you in understanding the Ryan Family Dealerships' Privacy Policy. We hope that you have found this information to be useful and appreciate the opportunity to continue to serve you in the future.

I/we acknowledge that I/we have read and received a copy of this Privacy Policy.

Print Name

Date

Signature

Print Name

Date

Signature

OPT OUT FORM

Many of our customers have found the products, services and other promotional information offered by us and the affiliated and nonaffiliated third parties described in this Privacy Policy helpful and informative. However, if you prefer that we not share your nonpublic personal information with these affiliated and nonaffiliated third parties, you may direct us not to do so by checking the appropriate box below.

Please Note: If you opt out of having your nonpublic personal information disclosed to affiliated and nonaffiliated third parties, you may not receive special product and service offers which may be of assistance or interest to you. In addition, if you opt out of having your nonpublic personal information disclosed to third parties, we may still disclose the nonpublic personal information we collect about you to third parties as permitted by law.

If you have obtained a financial product or service by means of a joint transaction with another person, each of you may make a separate opt out decision, but either person can opt out on behalf of the other. If you elect to opt out, information about the other person(s) may be disclosed unless an opt out decision has been made by them or by you on their behalf. Please do not disclose my/our nonpublic personal information to the following categories of affiliated third parties, other than as permitted by law:

- Financial service providers
- Non-financial service providers
- Others such as trade associations and non-profit organizations

Only the person(s) who do not wish to have nonpublic personal information disclosed as indicated above should sign this Opt Out Form.

Name

Address

City State Zip Code

Signature

Name

Address

City State Zip Code

Signature