



FACTS	What does Ferman do with your personal information?
Why?	Financial companies choose who they share your person 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 ● Income ● Payment history ● Credit history ● Employment information <p>When you are no longer our guest, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share guests' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their guests' personal information; the reasons Ferman chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ferman 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	NO	N/A
For our affiliates to market you	YES	NO - Ferman does not share "consumer report" information with its affiliates as defined in the Fair Credit Reporting Act.
For nonaffiliates to market you	NO	N/A

QUESTIONS? Go to www.ferman.com

Who we are	
Who is providing this notice?	Ferman Motor Car Company, Inc. and its affiliates, as of the date of this notice, and those entities which may subsequently become affiliates of Ferman Motor Car Company, Inc. (“Ferman”).*

What we do	
How does Ferman 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 Ferman collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● Apply for a loan ● Provide your income and/or employment information ● Apply for financing or a lease ● Pay us by check ● Show your driver’s license and/or other government-issued ID We also collect 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a common corporate identity of Ferman, such as the following nonfinancial affiliate: Ferman Management Services Corporation, Island Center Corporation, Inc., and Ferman Pasco Holdings, LLC, and the following financial affiliates: Ferman Motor Car Company, Inc., Ferman on 54, Inc., Ferman Sunshine Motors, Inc., Ferman of Plant City, LLC, Cigar City Motors, Inc., Cigar City Motor Leasing, Inc., Gulf Coast CCM, Inc., Panama City Beach Cycles, LLC, Tallahassee CCM, LLC, Ferman of Countryside, LLC, and SFFIG, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Ferman does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include each of the manufacturers of the automobiles and motorcycles that Ferman and its affiliates sell and service, financial companies to which we assign vehicle loans and leases, insurance companies and other providers and administrators whose insurance and other such products we offer for sale to our guests.</i>

Signature: _____

Date: _____

Name Printed: _____

* The following entities institutions providing you this notice include Ferman Management Services Corporation, Island Center Corporation, Inc., Ferman Pasco Holdings, LLC, Ferman Motor Car Company, Inc., Ferman on 54, Inc., Ferman Sunshine Motors, Inc., Ferman of Plant City, LLC, Cigar City Motors, Inc., Cigar City Motor Leasing, Inc., Gulf Coast CCM, Inc., Panama City Beach Cycles, LLC, Tallahassee CCM, LLC, Ferman of Countryside, LLC, and SFFIG, Inc.