

FACTS

WHAT DOES FORD CREDIT 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Payment history and purchase history ▪ Credit history and assets
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 Ford Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ford Credit 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	We Don’t Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don’t Share

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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>
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Questions?	Call 1-866-222-4405
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Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name	
Address	
City, State, ZIP	
Account #(s)	
Mail to: Opt-out Processing P.O. Box 35905 Cleveland, OH 44135-0905	

Who we are?**Who is providing this notice?**

Ford Credit, which includes the private label Lincoln Automotive Financial Services.

What do we do?**How does Ford Credit 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.
We limit access to your personal information to appropriate personnel with a business need for it. We provide training and communication programs to educate our personnel.

How does Ford Credit collect my personal information?

We collect your personal information, for example, when you:

- Give us your income information or provide employment information
- Apply for financing or apply for a lease
- Give us your contact information

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 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.

- Our affiliates include nonfinancial companies, such as Ford Motor Company and The American Road Insurance Company

Nonaffiliates

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

- Ford Credit does not share with nonaffiliates so they can market to you

Joint marketing

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

- Our joint marketing partners include motor vehicle dealers and insurance companies

Other important information

Special Notice for Vermont Residents: We will treat all accounts with Vermont mailing addresses as if you elected to limit our sharing as provided on page 1. We do not share your information with affiliates or nonaffiliates, except as permitted by law.

Special Notice for California Residents: See the Supplement for California Residents, entitled "Important Privacy Choice for Consumers," for information on rights you have under the California Financial Information Privacy Act.