

Effective December 31, 2013

American Auto Loans is committed to protecting the confidentiality of our clients' personal financial information. We believe it is helpful to have an overview of how this commitment is applied as American Auto Loans collects, uses, and protects your personal information when you interact with us online.

So that we may better serve your needs, we and our third-party providers monitor your use of our websites and those of our third-party providers. In using these websites, you acknowledge that we do not filter traffic to block monitoring of your use in response to do-not-track signals or mechanisms external to our systems or those of our third-party providers.

The Types of Information We Collect and How it is Used

When you visit the American Auto Loans website or otherwise interact with us online, we may collect navigational and engagement information, such as pages visited and average time spent on a particular page. We may also collect technical information concerning your computer browser type, IP address, or the presence of any software necessary to view our site, as well as information about the computer you use to access secure pages. This is done to help us analyze our site and enhance your experience, to alert you of any possible software compatibility issues as well as to help us to make decisions about how various technologies are used on our site. In some cases, we may also use this information to help protect the security of your personal and account information.

When you or your representative provides personal information on applications, forms, and electronic messaging, we use it for many purposes, including processing transactions on your account, responding to product applications and questions, and fulfilling regulatory requirements. American Auto Loans maintains strict policies against the unauthorized disclosure or use of client information and has extensive safeguards in place to prevent unauthorized access.

American Auto Loans and its online advertising and marketing partners may use cookies, beacons, JavaScript, and other technologies to understand the effectiveness of our advertising and marketing on lightstream.com, and through American Auto Loans digital advertising (such as interacting with a American Auto Loans ad on a third-party site, or through a search engine or American Auto Loans email), to develop content and/or offers to better serve our clients, and to personalize your experience. These tracking tools may be anonymous or encrypted, and in most cases do not contain your name, address, telephone number, or email address. We may use these technologies to individually identify your interaction with our emails, including your opening of emails and reading content linked to in the emails.

Cookies

A cookie is a piece of information that our Web server stores on your computer's hard drive and retrieves later. A cookie does not allow our Web site to access your files or any information you may have stored on your computer.

Do you have to accept cookies?

No. Most browsers provide you with the ability to restrict or completely reject cookies. (However, we recommend against making such a selection, as it may hinder our ability to securely protect your account from unauthorized users and impact your ability to use some features.)

Security

When you manage your account online, encrypted cookies, flash objects and similar tools help us ensure your identity and protect your accounts from unauthorized use. We also use firewalls, passcodes, data encryption and other safety features to ensure that the information you provide us remains secure. More information on how we safeguard your information online and measures you can take to protect yourself can be found in the Security section.

Linking to Other Sites

We may provide links to non-American Auto Loans companies, such as credit bureaus or merchants, and will notify you when you are leaving the American Auto Loans site. If you choose to link to websites not controlled by LightStream, we are not responsible for the privacy or security of these sites, including the accuracy, completeness, reliability or

suitability of their information. If you are asked to provide information on one of these sites we urge you to carefully study their privacy policies before sharing.