

FACTS

WHAT DOES GOLF ACCEPTANCE 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 ■ Account balances and payment history ■ Transaction history and credit scores
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 Golf Acceptance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Golf Acceptance 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	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none"> ■ Call (800) 946-4506—our menu will prompt you through your choice(s) ■ Visit us online: www.golfacceptance.com or ■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (800) 946-4506; Email privacy@golfacceptance.com or go to www.golfacceptance.com
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Mail-in Form										
<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 25%;">Name</td> <td style="width: 55%;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #		<p>Mail to:</p> <p>Golf Acceptance 286 S. Main St. Suite 600 Alpharetta, GA 30009</p>
Name										
Address										
City, State, Zip										
Account #										

Who we are

Who is providing this notice?

Golf Acceptance, LLC

What we do

How does Golf Acceptance, LLC 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 Golf Acceptance, LLC collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan or give us your income information
- Pay your bills or pay us by check or use your credit or debit card

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include other financial companies and non-financial companies related to our corporation.*
- *Affiliate companies include: Alloya Corporate Federal Credit Union, Liberty Federal Credit Union, LGE Community Credit Union, Associated Credit Union, Vibrant Credit Union and Georgia's Own Credit Union*

Nonaffiliates

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

- *Nonaffiliates we may share with include mortgage companies, insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, retailers, direct marketing companies, airlines, publishers, government agencies, check printers and non-profit organizations.*

Joint marketing

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

- *Our joint marketing partners include insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, and check printers.*

Other important information

If you have an account relationship with another Golf Acceptance affiliate, Golf Acceptance's privacy policy, rather than our affiliate's policy, applies to Golf Acceptance's use of your personal and account information.

State Privacy Laws: State laws may provide you with other privacy protections. To the extent those state laws apply, we will comply with them when Sharing your personal information. To summarize:

California Residents: We will not disclose your nonpublic personal information to affiliates if you have directed us not to disclose the information, unless you consent to the disclosure or as allowed by law. We will not disclose your nonpublic personal information to non-affiliates without your consent (except to service your account or under a joint marketing agreement we have with another financial institution) or as allowed by law.

Connecticut and North Dakota Residents: We will not disclose your financial records to any affiliates or non-affiliates without your consent, except as allowed by law.

Illinois Residents: We will not disclose your financial records or financial information to any non-affiliates without your consent, except as allowed by law.

Nevada Residents: We may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at (800) 946-4506 or write us at Golf Acceptance, LLC, 286 South Main Street, Suite 600, Alpharetta, GA 30009, Attn. Customer Service. When writing, you must provide us with your name, address, account number, and the telephone number you want placed on the list. You can call or write our customer service department at the above telephone number and address, for more information about your opt-out rights. In addition, Nevada residents can contact the Nevada Attorney General for more information about their opt-out rights by calling 775-684-1100, emailing bcpinfor@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717. You are being provided this notice under Nevada state law.

Texas Residents: Golf Acceptance, LLC is licensed and examined under the laws of the state of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Golf Acceptance, LLC, should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610.
E-mail: consumer.complaints@occc.state.tx.us Website: www.occc.state.tx.us

Vermont Residents: We will not disclose your financial information to our affiliates without your consent (except information about our transactions or experiences with you), or as allowed by law. We will not disclose your financial information to nonaffiliates without your consent, except as allowed by law. For example, we may disclose your financial information without your consent to service your account or under a joint marketing agreement we have with another financial institution.