

FACTS	WHAT DO MAF LEASING AND MUSA AUTO FINANCE 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?	<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 and income account balances and payment history transaction history and employment information
--------------	--

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 MAF Leasing and MUSA Auto Finance choose to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Do MAF Leasing and MUSA Auto Finance 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> Call us toll free at 1-800-895-6872 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 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>
-----------------------------	--

Questions?	Call us toll free at 1-800-895-6872
-------------------	-------------------------------------

Page 2	
Who we are	
Who is providing this notice?	MAF Leasing and MUSA Auto Finance, LLC
What we do	
How do MAF Leasing and MUSA Auto Finance 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 do MAF Leasing and MUSA Auto Finance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a lease or finance product or give us your income information • give us your contact information or provide employment information • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>MAF Leasing and MUSA Auto Finance are affiliates. Our other affiliates include MUSA Holdings, LLC, PowerBand Solutions US, Inc., Avert, LLC and Internet Auto Group, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and automobile dealers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial and mortgage companies and automobile dealers.</i>
Other important information	
<p>California Residents: We will not disclose your personal information to nonaffiliates to market to you, except with your express consent. We will not share your personal or financial information with affiliates or joint marketing companies if you instruct us not to as described in the "Important Privacy Choices for Consumers" provided with this notice.</p> <p>Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at musaautofinance.com or call 1-800-895-6872.</p> <p>Nevada Residents: We are providing you this notice pursuant to Nevada law. You may call us at 1-800-895-6872 to be placed on our internal "do not call" list for any marketing calls we may make to existing customers. For more information about this notice or the Nevada law related to this notice, you may (1) contact us at 1-800-895-6872 or customerservice@musaauto.com; or (2) contact the Nevada Attorney General's Office, Bureau of Consumer Protection, 555 East Washington St., Ste. 3900, Las Vegas, NV 89101; tel. (702) 486-3132; email: BCPINFO@ag.state.nv.us.</p>	