

FACTS**WHAT DOES TRICOLOR 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 ▪ Credit history and transaction or loss history
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 Tricolor chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tricolor 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	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call Tricolor 888-448-7426. Our menu will prompt you through your choice(s). <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>
Questions?	Call Tricolor 888-448-7426 .

Who we are	
Who is providing this notice?	Tricolor Auto Group, LLC Tricolor Auto Acceptance, LLC Tricolor California Auto Group, LLC Tricolor California Auto Acceptance, LLC Flexi Compras Autos, LLC Apoyo Financial, LLC Tricolor Insurance Agency, LLC Tricolor Home Loans, LLC Tricolor Real Estate Services, LLC

What we do	
How does Tricolor 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 Tricolor collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ apply for financing or give us your income information ■ show your driver's license or give us your income information ■ give us your wage statements 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 <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. 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. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Tricolor name and motor vehicle sales and financial companies such as Ganas Ya.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Tricolor 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.

Other important information	
<p>California Residents Only: California law requires us to provide specific disclosures to you in a separate document entitled "Important Privacy Choices for Consumers." The "Important Privacy Choices for Consumers" notice is provided to you with this document.</p> <p>To limit our sharing, please follow the instructions in the "To Limit Our Sharing" box on page 1 of this document. You may also do so by using the "Important Privacy Choices for Consumers" notice and following the instructions in it.</p> <p>Note that the "To Limit Our Sharing" box on page 1 of this document includes an option to limit our affiliates' use of your personal information to market to you. The "Important Privacy Choices for Consumers" notice does not include this option.</p>	