FACTS

WHAT DOES WATSONVILLE CADILLAC-BUICK-GMC 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:

- Social Security number and income
- Credit history and credit scores
- Employment information and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Watsonville Cadillac-Buick-GMC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Watsonville Cadillac-Buick-GMC 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	No	We don't share
For our affiliates' everyday business purposes– Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (831) 722-3522

Who we are

Who is providing this notice?	**Watsonville Cadillac-Buick-GMC**

What we do

How does Watsonville Cadillac-Buick-GMC 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 Watsonville Cadillac-Buick-GMC collect my personal information?	We collect your personal information, for example, when you ■ Show your driver's license ■ Give us your contact information ■ Apply for financing ■ Apply for a lease ■ Provide employment 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Watsonville Cadillac-Buick-GMC does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Watsonville Cadillac-Buick-GMC 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 vehicle finance companies and related financial institutions.*

Other important information

Sign to acknowledge receipt of this notice:

X _____ Signature _____ Date X _____ Signature _____ Date

ILAW 750S 11/15

CREDIT APPLICATION

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION. **(Purchase / Lease)**

Check Appropriate Box

☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections A and C.

☐ If you are married and live in a community property state, complete all Sections providing information in Section B about your spouse. Your spouse should not sign as "Co-applicant."

☐ If this is an application for joint credit with another person, complete all Sections providing information in Section B about the co-applicant.

NOTE: APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.

E-MAIL ADDRESS:

MOBILE PHONE:

We intend to apply for joint credit. Applicant Initials _____ Co-Applicant Initials _____

SELLER	STOCK NO.	DATE	AMOUNT REQUESTED
			$

SECTION A. Information Regarding Applicant

LAST NAME (PRINT)	FIRST	INITIAL	BIRTHDATE	DRIVER'S LIC. NO.

SOCIAL SECURITY NO.				
ADDRESS	CITY	STATE	ZIP	HOME PHONE ( )	HOW LONG? YRS. MOS.
PREVIOUS ADDRESSES (TO COVER 5 YEARS RESIDENCE)	CITY	STATE	ZIP	HOW LONG? YRS. MOS.	LIVED IN COMMUNITY? YRS. MOS.
	CITY	STATE	ZIP	HOW LONG? YRS. MOS.	LIVED IN COMMUNITY? YRS. MOS.
OCCUPATION OR NAME PRESENT EMPLOYER	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
PREVIOUS EMPLOYMENT (TO COVER 5 YEAR HISTORY)	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
NEAREST RELATIVE NOT LIVING WITH APPLICANT	ADDRESS	CITY	STATE	ZIP	PHONE ( )	RELATIONSHIP

INCOME:

Applicant's gross monthly income from employment ..... $ _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ verbal understanding ☐ Amount $ _____

Amount of other monthly income and source(s) ..... $ _____

TOTAL MONTHLY INCOME $ _____

SECTION B. Information Regarding Co-Applicant or Spouse (for community property states) (Use separate sheets if necessary.)

LAST NAME (PRINT)	FIRST	INITIAL	BIRTHDATE	DRIVER'S LIC. NO.

SOCIAL SECURITY NO.				RELATIONSHIP TO APPLICANT
ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
PREVIOUS ADDRESSES (TO COVER 5 YEARS RESIDENCE)	CITY	STATE	ZIP	HOW LONG? YRS. MOS.	LIVED IN COMMUNITY? YRS. MOS.
	CITY	STATE	ZIP	HOW LONG? YRS. MOS.	LIVED IN COMMUNITY? YRS. MOS.
OCCUPATION OR NAME PRESENT EMPLOYER	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
PREVIOUS EMPLOYMENT (TO COVER 5 YEAR HISTORY)	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
	ADDRESS	CITY	STATE	ZIP	PHONE ( )	HOW LONG? YRS. MOS.
NEAREST RELATIVE NOT LIVING WITH APPLICANT	ADDRESS	CITY	STATE	ZIP	PHONE ( )	RELATIONSHIP

INCOME:

Joint Applicant's gross monthly income from employment ..... $ _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ verbal understanding ☐ Amount $ _____

Amount of other monthly income and source(s) ..... $ _____

TOTAL MONTHLY INCOME $ _____

SECTION C. Asset and Debt Information: (List All Debts Including Alimony, Child Support, Separate Maintenance. (Use a Separate Page If Necessary)

(If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Spouse (for community property states). Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

LIENOLDER OR MORTGAGE HOLDER OWN ☐ RENT ☐	ADDRESS	ACCOUNT NO.	MORTGAGE BALANCE $	PAYMENT OR RENT $
DATE HOME PURCHASED	AGE OF HOME	PRICE PAID FOR HOME	MARKET VALUE $	2nd MORTGAGE AMOUNT $	PAYMENT $

TYPE OF CREDIT	COMPANY NAME OF ALL OBLIGATIONS	ACCOUNT NO.	ADDRESS	CITY	STATE	ZIP	BALANCE	HIGH	MONTHLY PAYMENT OR DATE CLOSED
		☐ OPEN ☐ CLOSED					$	$	$
		☐ OPEN ☐ CLOSED					$	$	$
		☐ OPEN ☐ CLOSED					$	$	$
		☐ OPEN ☐ CLOSED					$	$	$

PRESENT VEHICLE FINANCED BY / LEASED BY:	ACCOUNT NO.	ADDRESS	CITY	STATE	ZIP
PRESENT VEHICLE FINANCED BY / LEASED BY:	ACCOUNT NO.	ADDRESS	CITY	STATE	ZIP $
BANK REFERENCE	ACCOUNT NO.	BRANCH / ADDRESS		☐ CHECKING ☐ SAVINGS	BALANCE $
BANK REFERENCE	ACCOUNT NO.	BRANCH / ADDRESS		☐ CHECKING ☐ SAVINGS	BALANCE $

HAVE YOU EVER HAD ANY PROPERTY REPOSSESSED? ☐ YES ☐ NO	DO YOU HAVE ANY LAW SUITS PENDING AGAINST YOU? ☐ YES ☐ NO	HAVE YOU EVER FILED BANKRUPTCY OR IS A BANKRUPTCY PROCEEDING IN PROGRESS OR EXPECTED? ☐ YES ☐ NO

PERSONAL FRIENDS KNOWN OVER ONE YEAR	ADDRESS	CITY	STATE	ZIP	PHONE
1.					( )
	ADDRESS	CITY	STATE	ZIP	PHONE
2.					( )

INSURANCE — IF YOU WISH TO APPLY FOR VEHICLE INSURANCE IN CONNECTION WITH THIS CREDIT APPLICATION, COMPLETE THE FOLLOWING:

Notice: No person is required as a condition pursuant to financing the purchase of a motor vehicle to purchase insurance through a particular insurance company, agent or broker.

PREVIOUS INSURANCE CO. OR AGENT (NAME AND ADDRESS)	PHONE ( )	WHERE WILL VEHICLE BE GARAGED?	POLICY NO.

Has your insurance ever been cancelled by any company? ☐ YES ☐ NO	IF YES, WHY?	NO. OF INSURANCE LOSSES IN PAST 5 YEARS	TOTAL AMOUNT OF LOSSES $

You agree that we and any assignee of the financing contract or lease may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You agree that we and our assignees may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we and our assignees may try to contact you in those and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. You (1) make the above representations, which are certified correct, for the purpose of securing credit, (2) authorize us, affiliated entities, and financial institutions to whom we submit your application (hereinafter "Financial Institutions") to obtain consumer credit reports and to gather employment history as necessary and appropriate to determine your creditworthiness; (3) understand that we or the Financial Institutions will retain this application whether or not it is approved, and that it is your responsibility to update changes of name, address or employment.

You are notified pursuant to the Fair Credit Reporting Act, that your application may be submitted to the financial institutions named below or to other Financial Institutions.

FINANCIAL INSTITUTION(S) _____

ADDRESSES _____

PURCHASER HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS CREDIT APPLICATION.

X _____ APPLICANT'S SIGNATURE

CO-APPLICANT

X _____ CO-APPLICANT'S SIGNATURE

IF MARRIED, YOU MAY APPLY FOR CREDIT SEPARATELY AS AN INDIVIDUAL.

Community Property Notice for Married Applicants: Please provide information about your spouse requested in Section B, even if your spouse is not a co-applicant. Your spouse does not have to be a co-applicant unless he/she wants to be a co-applicant.