

FACTS**WHAT DOES FLAGSHIP 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 ▪ credit history and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Flagship chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Flagship 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	No	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
Questions?	Call toll-free (800) 900-5150 or go to www.flagshipfinancial.com	

Who we are	
Who is providing this notice?	Flagship Financial Group LLC, Flagship Financial Group Holdings LLC, FC HoldCo LLC, Flagship Credit Acceptance LLC, FC Funding LLC, FCA Funding I LLC, FCA Asset Securities LLC, Flagship Credit Auto Trust, CarFinance.com LLC, and CarFinance Capital LLC dba CarFinance.com, for whom Flagship Financial Group LLC acts as servicer (together, "Flagship").
What we do	
How does Flagship 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 Flagship 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 ▪ provide employment information or give us your contact information ▪ pay your bills 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.
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 the Flagship, FC, FCA, CarFinance Capital or CFC name, such as FC HoldCo LLC, Flagship Financial Group LLC, Flagship Financial Group Holdings LLC, Flagship Credit Acceptance LLC, FC Funding LLC, FCA Funding I LLC, CarFinance Capital LLC, CFC Funding LLC, FCA Asset Securities LLC, and Flagship Credit Auto Trust 2012-1.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Flagship 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. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include auto dealers, banks, and other finance companies.</i>
Other important information	
<p>California and Vermont Residents: We will not share your information with companies outside of Flagship, except for our everyday business purposes, for marketing our products and services to you, or as required or permitted by law or with your consent.</p> <p>Texas Residents: Flagship 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 Flagship 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.</p> <p>Telephone Communications: All telephone communications with Flagship or our authorized agents may be monitored or recorded.</p>	