**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> <li>Social Security Number and income</li> <li>Account balances and payment history</li> <li>Transaction history and credit scores</li> </ul>
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 to offer our produce	<b>ig purposes—</b> cts 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> <li>Call (800) 946-4506—our menu v</li> <li>Visit us online: www.golfaccepta</li> <li>Mail the form below</li> <li>Please note:</li> </ul>		oice(s)

	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.
uestions?	Call (800) 946-4506; Email privacy@golfacceptance or go to www.golfacceptance.com

Leave Blank Mark any/all you want to limit: OR Do not share information about my creditworthiness with your affiliates for their everyday If you have a business purposes. joint account, Do not allow your affiliates to use my personal information to market to me. your choice(s) will apply to Do not share my personal information with nonaffiliates to market their products and everyone on your services to me. account unless you mark below. Mail to: Golf Acceptance □ Apply my choices only 160 W Foothill Pkwy S to me Suite 105-300 Corona, CA 92882

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?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or apply for a loan or give us your income information</li> <li>Pay your bills or pay us by check or use your credit or debit card</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>			
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</li> </ul>			
Definitions				
Affiliates	<ul> <li>Companies related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>Our affiliates include other financial companies and non-financial companies related to our corporation.</li> <li>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 Owr Credit Union</li> </ul>			
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>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.</li> </ul>			
Joint marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li>Our joint marketing partners include insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit cal companies, and check printers.</li> </ul>			

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, Golf Acceptance 160 W Foothill Pkwy S. Suite 105-300, Corona, CA 92882, Attr. 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:

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.