

Internet Privacy Policy

We place great value in having you as a customer. For this reason, we want to notify you about our privacy policy. Following is a description of our practices regarding how we handle the information you provided us and your rights regarding this information.

American Equipment Financing Inc. (AEFI), like all providers of personal financial services, is required by law to inform customers of their policies regarding privacy of customer information. American Equipment Financing Inc. values your relationship and we take very seriously our obligation to protect the privacy of your personal information. The Privacy Policy which follows applies to the non public personal information of our customers.

RECOGNITION OF A CUSTOMER'S EXPECTATION OF PRIVACY:

AEFI does not sell or share your information with third parties not associated with American Equipment Financing Inc. (except as allowed by law). Therefore there is no real need for you to tell us not to share your private information.

COLLECTION, RETENTION, AND USE OF CUSTOMER INFORMATION:

We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us. We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. We will not reveal customer information to any external organization unless we have previously informed you in disclosures or agreements, have been authorized by you, or are required by law. For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services. Whenever we hire other organizations to provide support services, we will require them to conform to our privacy standards and to allow us to audit them for compliance. Should you ever believe that our records contain inaccurate, incomplete, or non-current information about you, please notify us. AEFI will respond to requests to correct information in a timely manner.

We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

LOOKING OUT FOR CHILDREN:

We recognize that protecting children's identities and privacy is important. We comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly market to or solicit information from children under 13 without parental consent.

DISCLOSURE OF INFORMATION TO NONAFFILIATED THIRD PARTIES:

We do not disclose any nonpublic personal information about our customers or former customers to third parties, except as permitted by law.

USA PATRIOT ACT:

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires us to obtain, verify, and record information that identifies each person (including business entities) who open an account. What that means for you: When you open an account, we will ask for your name, physical address, date of birth, tax payer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

TRANSACTION RECORDS RELATING TO IDENTITY THEFT:

If you are a victim of identity theft, you can authorize law enforcement to get a copy of the records or ask that we send a copy of the records directly to a law enforcement officer. We will provide these records, free of charge, within 30 days of receiving a written request. Please send all requests to:

American Equipment Financing
P.O.Box 488
Greencastle, IN 46135

With the written request you must include:

- Proof of identity, like a government issued ID card.
- A police report
- A completed ID theft affidavit

Your Opt Out Choices:

You may tell us not to:

- Disclose information about you outside our corporate group of companies, except we may disclose information as required or permitted by law. (Required disclosures are made, for example, to outside auditors and banking regulators. Permitted disclosures are made, for example, to vendors assisting us in opening, maintaining, or servicing your account.)
- Disclose credit data (i.e., financial data we get from credit bureaus or from you that helps us determine your eligibility for credit) about you within our corporate group of companies; we do not disclose credit data outside our corporate group of companies.
- Solicit you by mail, telephone, or e-mail for products and services that are not directly related to your account and that are outside our regular communications with you (such as your monthly statement, customer service e-mails, or when you call our customer service center).

How to Opt Out:

If you prefer, that we not share information about you with our affiliates, you can prohibit us from sharing your personal information among our subsidiaries. For this purpose, if you are an American Equipment Financing Inc. customer, please send your completed Opt Out Request Form and send it to: American Equipment Financing Inc ATTN: Privacy Opt Out Unit, P. O. Box 484, Greencastle, IN 46135. We must receive your Opt Out Request for each account. Remember that we can continue to share transaction and credit information as permitted by law. If you maintain joint accounts, the secondary accountholder will not receive this notification separately. For each American Equipment Account you have, if you have previously opted out and would like to keep the same preferences, you do not need to opt out again.

Joint/Multiple Accounts:

- If you have a joint account, we will accept instructions from either of you and apply them to the entire account.
- If you have multiple accounts with us, you must opt out separately for each account.

Information for Vermont and California:

- For Vermont customers: We will limit the disclosure of personal information to both affiliated and nonaffiliated third parties. We will only disclose your name, address, other contact information, and information about our transactions or experiences with you.
- For California customers: In response to California law, we will not disclose personal information about you to nonaffiliated third parties except as permitted by applicable California law.