

FACTS**WHAT DOES HARLEY-DAVIDSON FINANCIAL SERVICES 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 credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Harley-Davidson Financial Services ("HDFS") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HDFS 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 HDFS Rider Services at (888) 691- 4337 • If you have a Rider Self-Serve account for your loan, visit us online at www.myhdfs.com • Mail the Opt-Out Form to: Harley-Davidson Financial Services (Opt-Out), Attn: Privacy Officer, P.O. Box 21489, Carson City, NV 89721-1489 <p>Please note: If you are a new customer, we can begin sharing your information 45 days from the date we provide 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>
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Questions?	Call HDFS Rider Services at (888) 691- 4337
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Who we are	
Who is providing this Notice?	Harley-Davidson Financial Services, Inc., Eaglemark Savings Bank, Harley-Davidson Credit Corp., and Harley-Davidson Insurance Services, Inc.
What we do	
How does Harley-Davidson Financial Services, Inc. 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 Harley-Davidson Financial Services, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Apply for insurance or provide employment information • Show your government-issued ID or pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account and / or policy.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies such as:</p> <ul style="list-style-type: none"> • Harley-Davidson Financial Services, Inc. • Eaglemark Savings Bank • Harley-Davidson Credit Corp. • Harley-Davidson Insurance Services, Inc. • Harley-Davidson Motor Company • Harley-Davidson Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Harley-Davidson Financial Services does not share with nonaffiliates so they can market to you, except as permitted by law.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include, but are not limited to:</p> <ul style="list-style-type: none"> • Credit card companies • Insurance companies • Independent Harley-Davidson dealerships
Other important information	
<p>For Vermont Residents <i>Your state laws require financial institutions to obtain your consent prior to sharing information about you with others. You are automatically opted out of information sharing as if you had checked both boxes on the Mail-In Opt-Out Form. If you want to opt in, please send a written request to the HDFFS Privacy Officer at the address noted on the Mail-In Opt-Out Form.</i></p> <p>For California Residents: <i>In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.</i></p>	

Mail-in Opt Out Form

Mark any/all you want to limit [note: *If you have previously submitted an Opt-Out coupon to HDFS, you do not have to re-submit this Opt-Out coupon again, unless you wish to change your existing opt-out preferences.:*]

- Do not allow your affiliates to use my personal information to market to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Name _____
Address: _____
City, State, Zip: _____
Account # or Policy #: _____

Mail To: Harley-Davidson Financial Services
Attn: Privacy Officer
P.O. Box 21489
Carson City, NV 89721-1489

ONLINE SUPPLEMENT TO HDFS PRIVACY NOTICE

This Online Supplement describes the practices of Harley-Davidson Financial Services, Inc. and its subsidiaries with respect to the collection of data and information from or about you while you visit our web site. Please see our Privacy Notice for additional information on how we collect and share information related to a credit application or existing loan account.

Normal Web Usage

We collect and store information on an anonymous basis related to your usage and interaction with our web site. This may include which pages you visit, where you click, which tools or FAQs you use or view and the date and time of that usage. We also collect and store the name of your internet service provider and your IP address. We use this information to improve the usefulness and functionality of our web site and this information may be shared with our affiliates and with third parties who work with us to improve our services and our web site.

Personal Information We Collect from You

You can provide personal information to us when you visit our site, for example, when you provide us information to complete a credit application. If you want to complete a credit application online, we will ask you to provide us with your name, address, telephone number, email address, employer name and phone number, annual income, Social Security number and date of birth. We use this information to process your credit application. We may provide this information to our third party service providers that help us process your application and loan account. We require these third parties to agree not to use your personal information for marketing purposes without your consent.

Access to Your Personal Information

You can access the personal information we have about you and make necessary and appropriate corrections by mail at P.O. Box 21489, Carson City, NV 89721-1489 Attn: Privacy Officer or via email at privacyofficer@hdfs.com or contacting us by phone at 888-691-4337.

Cookies

We may use tracking technologies (including cookies and pixel tags) to gather website usage information and trigger customer surveys. We may use tracking technologies in order to provide tailored advertisements on your behalf and on behalf of other advertisers across the Internet. We, along with third party companies, may collect information about your activity on our sites and other sites, as well as your interaction with our advertising and other communications, and use this information to determine which ads you see on websites and applications.

Electronic Mail or Online Submissions That Contain Personal Information

We request that you do not include any nonpublic personal information in any email or online question submission through the web site. If you do submit personal information we will only use that information to identify you and respond to your inquiry and to enhance our understanding of your usage of the website or any issues you might have encountered. We may also use your personal information to allow you to retrieve your ID for the website.

International Privacy Practices

Our site is operated and managed on servers located and operated within the United States. By using and accessing our Sites, residents and citizens of countries and jurisdictions outside of the United States agree and consent to the transfer to and processing of personal information on servers located in the United States, and that the protection of such information may be different than required under the laws of your residence or location.

Related Sites and Third Party Sites

Our web site may contain links to web sites for our affiliates, our related sites and third party sites. We strongly encourage you to read and understand the privacy policy for any web site you are visiting prior to submitting any information or using the web site.

Changes to Our Privacy Policy

We will provide updates and changes to this Online Supplement by posting an updated version of the supplement to this web site. Customers who receive annual privacy notices will be notified of changes to the Privacy Notice by receiving the updated Privacy Notice in the mail or electronically.

Do Not Track

We do not currently respond to Do Not Track features that are contained in some internet browsers and any Do Not Track settings will not have any impact on our collection and use of data as outlined in this Online Supplement.

Questions

If you have questions or concerns about our privacy practices please contact HDFS Rider Services at (888) 691-4337.