

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	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call HDFS Rider Services at (888) 691- 4337 • Email the opt-out form to: PrivacyOfficer@HDFSI.com • Mail the attached 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>	
Questions?	Call HDFS Rider Services at (888) 691-4337.	

Who we are	
Who is providing this Notice?	Entities in the Harley-Davidson Financial Services family of companies, including 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 Eaglemark Savings Bank and companies that operate using the "Harley-Davidson" name such as:</p> <ul style="list-style-type: none"> • Harley-Davidson Financial Services, Inc. • Harley-Davidson Motor Company • Harley-Davidson Insurance Services, Inc. • Harley-Davidson Inc. • Harley-Davidson Credit Corp.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include independent Harley-Davidson dealerships, ancillary product providers, financial service providers, insurance companies, marketers, and retailers.</p>
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 California Residents: <i>California residents have additional rights to limit sharing. Please see the enclosed "Important Privacy Choices for Consumers" notice provided to you describing your right to control sharing. Also, we will not disclose your personal information to nonaffiliated third parties unless you authorize us to make those disclosures. Please see the separately available "Consent Acknowledgement" to provide such authorization.</i></p> <p>For Vermont Residents: <i>Your state laws require financial institutions to obtain your consent prior to sharing information about you with others. In addition, your state laws require your consent before someone can obtain your credit report. You are automatically opted out of such information sharing as if you had checked the "Do Not Share information about my creditworthiness with your affiliates for their everyday business purposes" and the "Do not share my personal information with nonaffiliates to market their product and services to me" boxes on the Mail-In Opt-Out form. Please see the separately available "Consent Acknowledgement" to provide such authorization.</i></p>	

OPT OUT FORM:

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

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

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

FOR CALIFORNIA CONSUMERS ONLY

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates):

Unless you say "No," we may share non-consumer report personal and financial information about you with our affiliated companies.

() NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:

Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account(s) or Policy Number(s): _____ [to be filled in by consumer]

Signature: _____

To exercise your choices, do one of the following:

Call this toll-free number (888) 691-4337 OR

Email this form to: PrivacyOfficer@hdfsi.com

**FOR CALIFORNIA AND VERMONT RESIDENTS ONLY
CONSENT ACKNOWLEDGMENT**

HDFS will not, except as discussed below, disclose nonpublic personal information about you to nonaffiliated third parties unless you authorize us to make that disclosure. This Consent Acknowledgment applies only to individuals who have accounts with HDFS for personal, family, or household purposes. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as otherwise permitted by law, as otherwise provided for in the enclosed forms entitled "WHAT DOES HARLEY-DAVIDSON FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers", or to give you the best service on your accounts with us. This includes sending you information about other products or services.

By completing this Consent Acknowledgment and returning it to HDFS, you are consenting to HDFS's disclosure of your nonpublic personal information to nonaffiliated third parties. You may tear off, complete and sign the attached form and return to the following address:

**Harley-Davidson Financial Services
Attn: Privacy Officer (Opt-In VT CA)
PO Box 21489
Carson City NV 89721-1489**

HDFS will retain a true and correct copy of this consent. You are entitled to a copy of the returned document upon your request. You may wish to make a copy for your records.

If you have a **joint account** with one or more additional persons, a decision to consent to sharing **must be signed by all account holders**.

If you have **multiple accounts** with us, **you must designate which accounts**, if any, to which your consent will apply. You have a separate right to consent to our sharing with respect to each of your accounts. Your consent made with respect to one of your accounts will not be treated as consent with respect to all of your accounts.



[Vermont Residents Only]:

Yes, I wish to exercise my right to authorize HDFS to obtain my credit report.

[Vermont and California Residents):

Yes. I wish to exercise my right to "opt-in" and authorize HDFS to disclose my nonpublic personal information to nonaffiliated third parties. I understand that unless I sign below and send in my authorization, HDFS may not disclose my nonpublic personal information to nonaffiliated third parties and except as otherwise permitted by law or as provided for in the enclosed forms entitled "WHAT DOES HARLEY-DAVIDSON FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers."

I understand that my consent will remain in effect until revoked or modified by me. I may revoke my consent at any time by writing HDFS at the address above. My written revocation will include my name, contact information, account number(s) and will state that I wish to revoke my consent acknowledgment. If I have a joint account with one or more persons, a decision to revoke our prior consent by one of us will be treated as a revocation for all of us with respect to that account.

Account Number(s): _____

Account Holder's Signature: _____

Print Name: _____

Date Signed: _____