

FACTS

WHAT DO WE DO WITH YOUR PERSONAL INFORMATION?

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| 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. |
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| What? | <p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Income ▪ Account balances ▪ Credit history ▪ Credit scores ▪ Employment information |
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| 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 we choose to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Do we share? | Can you limit this sharing? |
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| 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 |

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| To limit our sharing | <p>Call toll-free 1-866-832-9941 - our menu will prompt you through your choices</p> <p>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.</p> |
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| Questions? | Call 1-800-249-6305 |
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| Who we are | |
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| Who is providing this notice? | This privacy policy applies to Stellantis Financial Services, Inc., Stellantis Financial Services US, Inc., SFS Funding, LLC, SFS Leasing, Ltd., First Investors Servicing Corporation, First Investors Receivables Funding, First Investors Auto Funding Corporation, First Investors Receivables Corporation, and the trade names: First Investors Financial Services and 1 st Financial Services |
| Sharing practices | |
| How do you 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 do you 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 ▪ Pay us by check ▪ Give us your contact information ▪ Give us your income information ▪ Provide employment information <p>We also collect your personal information from others, such as credit bureaus 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 law.</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. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a First Investors name; and financial companies, such as First Investors Servicing Corporation. See "Who we are" above.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products or services.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include consumer finance companies.</i> |
| Other important information | |
| <p>NOTICE: <i>If your account is subject to Bankruptcy, this is not an attempt to collect a debt or claim in violation of the Bankruptcy automatic stay or discharge injunction. We are providing this notice to you for informational purposes only. You are not required or being asked to make a payment with this letter.</i></p> | |