

Licenses, Disclosures, and Notices

Licensing:

National Auto Loan Network (NALN)TM is headquartered in California and maintains a license with the California Corporations Commission. We are also an accredited member of the Better Business Bureau with an "A" rating. All lenders that maintain a partnership with NALN are FDIC and NCUA insured banks, credit unions and thrifts.

In all states where NALN conducts business and where it is required, our company is licensed. In most states, NALN is also able to sell other auto specific finance products such as Gap (Guaranteed Automobile Protection), Anti-theft and Mechanical Breakdown Insurance and / or Vehicle Service Contracts.

Disclosures:

Electronic Document and Disclosures Policy

For the purposes of this consent, "we," "us," and "our," refers to NALN and "you" and "your" refers to each individual who signs the electronically by clicking "I Agree" at the application screen.

Pursuant to the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, we must obtain your consent prior to delivering legal disclosures and documents to you in an electronic format. To establish your account online and allow us to provide you with the applicable disclosures and documents in an electronic format your consent is required. If you would rather not receive your disclosures and documents in electronic format, please call NALN at 888-391-3504; Monday through Friday, 8:00am to 6pm or email us at info@mynaln.com.

Consent to electronic documents and disclosures

You hereby consent to receive documents and disclosures in relation to securing vehicle financing and you may also receive disclosures related to establishing membership and opening accounts with our bank, credit union and/or thrift partners, collectively "lenders". You may request paper copies of any/all documents free of charge by contacting NALN by telephone at 1-888-391-3504; Monday through Friday, 8:00am to 6pm or by emailing your NALN representative. To receive documents and disclosures electronically, you must use a computer that meets minimum hardware and software requirements. Please see below under **Hardware and Software Requirements** for a list of these requirements.

State Specific Disclosures:

California Residents:

If you are married, you may apply with or without your spouse.

Maine Residents:

The Lender at the time of application for the loan or at the outset of negotiations regarding the loan or shall inform the borrower of that person's right of free choice in the selection of the agent and insurer through or by which the insurance in connection with the loan is to be placed, including the right to choose an agent or broker whether or not that agent or broker is affiliated with a creditor or lender.

Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents:

No provision of any Marital Property Agreement, a Unilateral Statement under Section 766.59 Wisconsin Statutes or a court decree under Section 766.70 Wisconsin Statutes adversely affects the interest of NALN unless NALN, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has knowledge of the adverse provision when the obligation to NALN is incurred.

Hardware and Software Requirements

Before you can receive documents electronically, you must determine if you have the necessary hardware and software detailed below to access, print and save all electronic documents. To access and save the electronic documents it will be necessary to use Adobe Acrobat Reader as all documents will be in a PDF file. Adobe Acrobat can be downloaded to your computer at no cost from Adobe's website at <http://www.adobe.com/reader/>.

Updating Your Contact Information

To update your electronic profile you may do so at any time at www.mynaln.com or by contacting NALN by telephone at 1-888-391-3504.

Withdrawing Consent

If you wish to withdraw your consent to receive electronic document you may do so at any time by contacting an NALN representative by telephone at 1-888-391-3504. An NALN may continue to communications via email if accepted by the applicant. To complete the loan process NALN will do so via overnight courier. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Documents will not be affected, and you will not have the option to later receive your Documents electronically.

Notices:**USA Patriot Act Notice****Customer Identification Program Notification:**

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities.

What this means for you:

When you open an account, you will be asked for your name, address, date of birth and other information that will allow the financial institution/lender to identify you.

Please be advised that the aforementioned identification requirements are mandated by law; are intended to help combat terrorism and other attempts to use the United States' financial systems for improper purposes; and help protect you from identity theft.