

**FACTS****WHAT DOES HARLEY-DAVIDSON FINANCIAL SERVICES 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.  |
| 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"> <li>• Social Security number                      <b>and</b> income</li> <li>• Account balances                                <b>and</b> payment history</li> <li>• Credit history                                        <b>and</b> credit scores</li> </ul> |
| 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? |
|--|------------------|-----------------------------|
| <b>For our everyday business purposes –</b><br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes              | No                          |
| <b>For our marketing purposes –</b><br>To offer our products and services to you   | Yes              | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes              | No                          |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your transactions and experiences   | Yes              | No                          |
| <b>For our affiliates' everyday business purposes-</b><br>Information about your creditworthiness  | Yes              | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes              | Yes                         |
| <b>For nonaffiliates to market to you</b>  | No               | We don't share              |

|                             |  |
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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call HDFS Rider Services at (888) 691- 4337</li> <li>• If you have a Rider Self-Serve account for your loan, visit us online at <a href="http://www.myhdfs.com">www.myhdfs.com</a></li> <li>• Mail the Opt-Out Form to: Harley-Davidson Financial Services (Opt-Out), Attn: Privacy Officer, P.O. Box 21489, Carson City, NV 89721-1489</li> </ul> <p><b>Please note:</b><br/>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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| <b>Questions?</b> | Call HDFS Rider Services at (888) 691- 4337 |
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| <b>Who we are</b>  |   |
| <b>Who is providing this Notice?</b>   | Harley-Davidson Financial Services, Inc., Eaglemark Savings Bank, Harley-Davidson Credit Corp., and Harley-Davidson Insurance Services, Inc.  |
| <b>What we do</b>  |   |
| <b>How does Harley-Davidson Financial Services, Inc. protect my personal information?</b>  | 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.   |
| <b>How does Harley-Davidson Financial Services, Inc. collect my personal information?</b>  | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan <b>or</b> give us your income information</li> <li>• Apply for insurance <b>or</b> provide employment information</li> <li>• Show your government-issued ID <b>or</b> pay your bills</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                            |
| <b>Why can't I limit all sharing?</b>  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b>  | Your choices will apply to everyone on your account and / or policy.  |
| <b>Definitions</b>   |   |
| <b>Affiliates</b>  | <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"> <li>• Harley-Davidson Financial Services, Inc.</li> <li>• Eaglemark Savings Bank</li> <li>• Harley-Davidson Credit Corp.</li> <li>• Harley-Davidson Insurance Services, Inc.</li> <li>• Harley-Davidson Motor Company</li> <li>• Harley-Davidson Inc.</li> </ul>                      |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Harley-Davidson Financial Services does not share with nonaffiliates so they can market to you, except as permitted by law.</li> </ul>  |
| <b>Joint marketing</b>   | <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"> <li>• Credit card companies</li> <li>• Insurance companies</li> <li>• Independent Harley-Davidson dealerships</li> </ul>   |
| <b>Other important information</b>   |   |
| <p><b>For Vermont Residents</b> <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><b>For California Residents:</b> <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