



Website User Agreement and Privacy Statement

This website is owned by and under the control of Credit Acceptance Corporation ("Credit Acceptance"). Access to and use of this website and all of Credit Acceptance's content, services, materials, information, and systems are subject to this Website User Agreement and Privacy Statement, any Agreements and applicable laws and regulations (including all export and import laws, regulations and restrictions), all of which are subject to change and revision from time to time without prior notice. From time to time, Credit Acceptance may (a) supplement or make changes to this Website User Agreement and Privacy Statement and other rules or access and use procedures, documentation, security procedures and standards for equipment, (b) change the type and location of Credit Acceptance's system equipment, facilities or software, or (c) modify or withdraw any particular service or product referred to in this website or any Credit Acceptance material, service or system. Credit Acceptance reserves the right to terminate access to this website or take other actions it reasonably believes necessary to comply with the law or to protect its rights or customers. Any access or attempt to access or use this website for any unauthorized or illegal purpose is strictly prohibited.

The material on this website is provided for information and convenience purposes only. Although every effort is made to provide accurate, reliable, and current information, Credit Acceptance provides no warranty, express or implied, or guarantee as to the reliability, completeness, or accuracy of the information.

General Information

This Website User Agreement and Privacy Statement shall be deemed to have been made in the State of Michigan, United States of America, and shall be interpreted, and the rights and liabilities of the parties hereto determined in accordance with laws of the State of Michigan, U.S.A., without regard to conflicts of law principles. The parties consent to the exclusive jurisdiction of a State and Federal Courts for the County of Oakland, Michigan, United States, for the determination of any claim or controversy between the parties and arising out of or relating to this Website User Agreement and Privacy Statement. Both parties hereby consent to the jurisdiction of the Michigan Courts and waive any objections as to personal jurisdiction or as to the laying of venue in such Courts due to inconvenient forum or any other basis.

If any part of this Website User Agreement and Privacy Statement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provisions will be deemed superseded by valid, enforceable provisions that most closely matches the intent of the original provisions of this Website User Agreement and Privacy Statement, and the remainder of the Website User Agreement and Privacy Statement shall continue in effect.

Privacy Statement

Credit Acceptance Corporation understands that your privacy is important and recognizes your right to know how we collect and use information. There are instances where site visitors may volunteer personally identifiable information (“Information”) in order for Credit Acceptance to provide site visitors with a service, such as the Become a Dealer or Find Your Credit Approval service. This Information, such as first and last name, mailing address, phone number, or email address is collected and stored in a manner appropriate to the nature of the request, as determined by Credit Acceptance. This Information may be provided to subsidiaries and divisions of Credit Acceptance for use on behalf of Credit Acceptance in accordance with our privacy statement. We may store this Information and use it for marketing research and other marketing purposes, which may include sharing it with our subsidiaries.

This Information may also be provided to non-affiliated third parties, such as car dealers or other financial service providers.

If you become a consumer or customer, as those terms are defined in the Gramm Leach Bliley Act, we will treat your non-public personal information as described in the Privacy Notice found on the Customer page of this website, under the Your Credit and Privacy tab.

Use of Cookies and Tracking User Traffic

While visiting this website, we may collect and store the name of your Internet service provider, the browser (including available plug-ins and browser functionality) and type of machine you are using, the IP address, the website that referred you to us, the pages you request and the date and time of those requests. We use this information to generate statistics and measure site activity to improve the usefulness of customer visits.

Cookies are pieces of information that a website transfers to an individual's hard drive for record-keeping purposes so that we may track site and user activity. The use of cookies is an industry standard and you will find them at most major websites. By showing how and when visitors use the site, cookies help Credit Acceptance to track those areas of our site that are popular and which areas are not. Many improvements and updates to the website are based on such data as total number of visitors and pages viewed.

In addition to the uses described above, we may use cookies, beacons, embedded scripts, e-tags and/or HTML5 to track browsing activities conducted with your device, we may partner with Google Analytics or other third parties to deliver advertisements that may be of interest of you, and we may monitor activities on our own website and other websites. If you do not wish to receive this type of advertising from us you can opt out using the [DoubleClick Opt Out page](#) or the [Network Advertising Initiative Opt Out page](#). Please be aware that your opt-out applies only to ads based on your browsing activities. After you opt-out, you may continue to receive online advertising, but it will not be targeted to your interests.

At this time this website does not recognize automated browser signals regarding tracking mechanisms, which may include "do not track" instructions. However, you can change your privacy preferences regarding the use of cookies through your browser. You may set your browser to accept all cookies, block certain cookies, require your consent before a cookie is placed in your browser or block all cookies. It is possible that some parts of this website will not function properly if you do so. Also, we will not be able to recognize you as a visitor over time.

Any information, including but not limited to remarks, suggestions, ideas, graphics, or other submissions, communicated to Credit Acceptance through this website is deemed non-confidential and is the exclusive property of Credit Acceptance. Credit Acceptance is entitled to use any information or ideas submitted for any purpose without restriction and without compensation or acknowledgement of its source.

Copyright and Trademark Notices

Except as otherwise identified, the copyright in the content of this website is owned by Credit Acceptance. No part of this website may be published, stored or transmitted in any form or means without the express written permission of Credit Acceptance. You may download content displayed on this website for non-commercial, personal use only and must retain all copyright and other proprietary notices contained in the content.

Products, company names and trademarks, including names, logos, slogans and service marks, appearing on this website and mentioned within this Website User Agreement and Privacy Statement, whether registered or unregistered, are the property of their respective owners. CREDIT ACCEPTANCE WE CHANGE LIVES! (and Design); WE CHANGE LIVES! and the Check Box Design; ASK OTTO (and Design); and OTTO (and Design) are registered service marks of Credit Acceptance Corporation. The ASK ABOUT OUR GUARANTEED CREDIT APPROVAL (and Design) mark is a service mark owned by Credit Acceptance Corporation. These marks are not to be copied, reproduced, published or in any way used without the written permission of Credit Acceptance Corporation or the identified owner of the trademark.

Liability Disclaimer

CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION CONTAINED IN THIS WEBSITE. CREDIT ACCEPTANCE AND ITS DIVISIONS, SUBSIDIARIES, AND VENDORS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THIS WEBSITE AT ANY TIME, WITHOUT ANY NOTICE TO YOU.

CREDIT ACCEPTANCE AND ITS DIVISIONS, SUBSIDIARIES AND VENDORS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY OF THE INFORMATION, SOFTWARE, PRODUCTS AND SERVICES CONTAINED ON THIS WEBSITE FOR ANY PURPOSE. THE INFORMATION, SOFTWARE, PRODUCTS AND SERVICES PUBLISHED ON THIS WEBSITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS

AND SERVICES ARE PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND. CREDIT ACCEPTANCE AND ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT. IN NO EVENT SHALL CREDIT ACCEPTANCE, ITS DIVISIONS, SUBSIDIARIES AND SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OF THIS WEBSITE OR WITH THE DELAY OR INABILITY TO USE THIS WEBSITE OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES OBTAINED THROUGH THIS WEB SITE, OR OTHERWISE ARISING OUT OF THE USE OF THIS WEBSITE, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE EVEN IF CREDIT ACCEPTANCE AND ITS DIVISIONS, SUBSIDIARIES OR VENDORS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY OR CONSEQUENCE OR INCIDENTAL DAMAGES, ABOVE LIMITATION MAY NOT APPLY TO YOU.

No Unlawful or Prohibited Use

As a condition of the use of this website, you warrant to Credit Acceptance that you will not use this website for any purpose that is unlawful or prohibited by the terms, conditions and notices of this Website User Agreement and Privacy Statement or by any applicable law.

Any software which is downloaded from this website or other Credit Acceptance System or service for or on behalf of the United States of America, its agencies and/or instrumentalities (“U.S. Government”) is provided with Restricted Rights. Use, duplication or disclosure by the U.S. Government is subject to restrictions as set forth in subparagraph (c)(1)(ii) of the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 or subparagraphs (c)(1) and (2) of the Commercial Computer Software – Restricted Rights at 48 CFR 52.227-19, as applicable.

Links To And From Third-Party Websites

This website may contain hyperlinks to websites operated by third parties other than Credit Acceptance. Credit Acceptance does not control such websites and is not responsible for their content. Credit Acceptance’s inclusion of hyperlinks to such websites does not imply any endorsement of the material on the website or any association with their operators.

No person may establish hyperlinks either to this website or away from this website without the prior written consent of an appropriate Credit Acceptance officer, which consent may be given or withheld in Credit Acceptance’s sole discretion. In its sole discretion, Credit Acceptance reserves the right to remove a hyperlink to this website or away from this website at any time and for any reason. Contact Credit Acceptance at consent@creditacceptance.com to obtain this consent. All hyperlinks approved shall be to the home page of this website. Framing at this website is expressly prohibited.

Forward Looking Statements

This website may contain “forward-looking statements.” Forward-looking statements are those, which use words such as “believe,” “expect,” “anticipate,” “intend,” “plan,” “may,” “will,” “should,” “estimate,” “continue” or other comparable expressions. These words indicate future events and trends. Forward-looking statements are the Company’s current views with respect to future events and financial performance. These forward-looking statements are subject to many risks and uncertainties, which could cause actual results to differ significantly from historical results or from those anticipated by the Company. The most significant risks are detailed from time to time in the Company’s filings and reports with the Securities and Exchange Commission, including the Company’s Annual Report on Form 10-K. Such risks include - but are not limited to - fluctuating interest rates, dependence on credit facilities and securitization programs, liquidity and capital needs, increased competition, regulatory changes, tightening labor markets, and deteriorating portfolio performance. It is advisable not to place undue reliance on the Company’s forward-looking statements. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Modifications Of The Website User Agreement and Privacy Statement

Credit Acceptance reserves the right to change this Website User Agreement and Privacy Statement at any time by revising the terms and conditions herein. The website visitor is responsible for regularly reviewing these terms and conditions which have been or will be published on the website.

Any rights not expressly granted herein are reserved.

This Website User Agreement and Privacy Statement was last updated September 6, 2017.