

LOUD FINANCIAL, LLC OPT OUT NOTICE & FORM

As discussed in our Privacy Notice, Loud Financial, LLC (LOUD) may sometimes use or disclose information about you to bring to your attention products, programs, or services that may be of interest to you and that are offered either by us, an affiliated company, or an outside company.

However, we respect your choice regarding sharing of your information. Should you wish to direct us not to use information about you for these purposes or not to share this information with others ("opt out"), we ask that you check the appropriate box below and mail this form to us at the address provided below.

Please include your name, address, and, so that we can verify your identity your Social Security Number.

MAIL TO:

Loud Financial, LLC (Opt Out)
Attention: Privacy Officer
6300 South Syracuse Way, Suite 550
Centennial, CO 80111

You can exercise your right to "opt out" at this time or at any time throughout your relationship with Loud Financial, LLC

Your opt-out choice will apply to other individuals who are joint account holders.

PLEASE DO NOT SHARE ANY INFORMATION YOU MAY HAVE ABOUT ME WITH THE LOUD FINANCIAL CORPORATE FAMILY OF AFFILIATED COMPANIES OR OTHER PARTIES (OTHER THAN DISCLOSURES PERMITTED BY LAW), AND DO NOT SEND ME ANY PROMOTIONAL INFORMATION ABOUT HARLEY-DAVIDSON FINANCIAL SERVICES OR HARLEY-DAVIDSON PRODUCTS, PROGRAMS, AND SERVICES.

I understand that by electing this option I will not receive any promotional information or communications regarding products and services from Harley-Davidson Inc.

PLEASE DO NOT SHARE ANY CREDIT RELATED INFORMATION ABOUT ME (EXCEPT AS DESCRIBED IN THE LOUD PRIVACY NOTICE) WITH THE LOUD FINANCIAL CORPORATE FAMILY OF AFFILIATED COMPANIES.

NAME _____
ACCOUNT # _____
SOCIAL SECURITY # * _____
STREET ADDRESS _____
CITY, STATE, ZIP CODE _____
TELEPHONE # _____

*requested only to verify your identity

PLEASE NOTE: WE MAY NOT BE ABLE TO PROCESS YOUR OPTOUT REQUEST UNLESS ALL REQUESTED INFORMATION IS PROVIDED ABOVE

Revised: 1/2007

Loud Financial, LLC Privacy Notice

We are committed to adhering to privacy principles and requirements. Because we greatly value the trust you place in us, it is our policy to safeguard all individually identifiable information entrusted to us. Use of this information enables us to get to know you, your needs, and your preferences. This helps us provide you with superior customer service and offer products, programs, and services that may be of interest to you. To support our privacy pledge, we have developed this privacy notice to explain to you our practices regarding individually identifiable information.

What information practices does this privacy notice cover?

The privacy notice applies to the practices of Loud Financial, LLC (LOUD) and its banking, financing, and marketing subsidiaries and or associations such as Harley-Davidson Financial Services (HDFS), Harley-Davidson and other motorcycle dealers located in the United States with respect to the individually identifiable information we collect about you in connection with offering financial products and services.

What information do we collect?

To process your requests for our products, programs, and services, and to enable you to participate in some of our offerings, we collect non-public individually identifiable information that may include: name, address, e-mail address, telephone number, fax number, and information about your interests in and use of various products, programs, and services. We also, on occasion, may collect your Social Security Number and credit card information. In addition, we may collect non-public credit-related data, such as information you provide on our loan applications or other forms (including assets, income, etc.), information about transactions with us, our affiliates, or others (such as information about your account activity with us, account balances, and purchases), and information we receive from consumer reporting agencies. If you visit us online, we also may collect certain information about your visit, such as the type of browser you are using (e.g., Netscape, Internet Explorer), the type of operating system you are using, and the domain name of your Internet service provider.

How do we use the information we collect about you?

Our goal is to effectively administer your entire relationship with us, our service providers, and our business alliance companies. To this end, we may use information about you to fulfill your requests for our products, programs, and services, to respond to your inquiries about our offerings, and to offer you other products, programs, or services that we believe may be of interest to you. We sometimes use this information to communicate with you, such as to contact you about your loan account with us or to provide you with important product or service information. If you choose to visit us online, we may use the information that we collect to improve the design and content of our Web pages and to enable us to personalize your Internet experience. We also may use this information to analyze Web page usage, as well as to offer you products, programs, or services. We are part of the larger Loud Financial corporate family. The various companies and business units of this family (our affiliates) offer a wide array of products, programs, and services, including the sale and leasing of motorcycles, rider education, and motorcycle rentals, as well as insurance and financing. As Loud Financial's business continues to expand and grow, additional products or services unrelated to motorcycles may be offered by our affiliates as well. We may share with our affiliates the information we collect about you, including non-public credit-related and credit bureau data, so that they can better market their products and services to you.

We, as well as our affiliates, may also share the information we collect about you (other than credit bureau information) with HDFS, Harley-Davidson and other motorcycle dealers so that they can better market to you the products, programs and services offered by Loud Financial marketing affiliates. For your information, Harley-Davidson Financial Services, Harley-Davidson and other motorcycle dealers are independent businesses and not considered members of the Loud Financial corporate family. We encourage you to consult Harley-Davidson Financial Services, Harley-Davidson and other motorcycle dealer's privacy notice for a description of its privacy practices.

Sometimes we share this information with Harley-Davidson Financial Services, Harley-Davidson and other motorcycle dealers under a joint marketing agreement. Our service providers and companies who have access to individually identifiable information under a joint marketing agreement have agreed to protect this information in a manner that is consistent with this privacy notice. For example, this agreement requires them not to use the information for any purpose other than to carry out the services they are performing for us or for the joint marketing of products, programs, or services. There may be instances where we will disclose non-public individually identifiable information as permitted by law, including, but not limited to, a response to a court order or subpoena, to prevent fraud, to comply with law, and to comply with a legally permitted inquiry by a government agency.

Also, we, plan on selling some or all loans originated on-line, in person, or indirectly to third-party affiliated banks, lenders and finance companies. LOUD may share the information we collect, including non-public credit bureau information, with affiliate banks, lenders, and finance companies with whom we have a joint purchase agreement. All third-party affiliate companies who have access to non-public individually identifiable information under a joint purchasing agreement have agreed to protect this information in a manner that is consistent with all state and federal laws though LOUD cannot control or be held liable for the use of this information. While we have no control over these third parties' use of this information we encourage our customers to contact LOUD with comments and complaints about our affiliate loan purchasers. Please send your comments and complaints to: Loud Financial, LLC, Attention: Privacy Officer, 6300 South Syracuse Way, Centennial, CO 80111. LOUD will investigate these comments and complaints to ensure that our loan purchasing affiliate partners are in full compliance of state and federal law. LOUD will make available to our customers a copy of the "Opt-Out" policy of each loan purchase affiliate if requested in writing to: Loud Financial, LLC, Attention: Privacy Officer, 6300 South Syracuse Way, Centennial, CO 80111. These "Opt-Out" policies are also available on-line at the main Loud Financial Internet site at www.loudfinancial.com.

Additionally, in the event that all or any part of the Loud Financial corporate family is sold to a third party, we may transfer individually identifiable information to the third party buyer as part of the assets of the business.

What choices do you have about our information use and sharing practices?

You have two choices regarding our use and disclosure of your individually identifiable information. First, we may offer to you LOUD products or services in which you may be interested and also share your information with our affiliates and joint marketing alliance companies such as Harley-Davidson Financial Services, Harley-Davidson and other motorcycle dealers so that they can offer additional products and services to you. If you prefer not to receive marketing information from us, and prefer that we not share any information we may have about you with our affiliates or joint marketing alliance companies (other than disclosures permitted by law), simply let us know by completing the attached opt-out form and following the instructions provided. However, doing so will preclude you from receiving any promotional information or communication regarding other products and services from the Loud Financial, LLC family or other joint marketing affiliates including Harley Davidson Inc. and their affiliate companies.

Second, we may share the information we have about you with our Loud Financial affiliates. You may, however, instruct that we not share with our affiliates the non-public credit-related information we have obtained about you from non-affiliated third parties for credit or insurance eligibility purposes (e.g., information from credit bureaus), but permit us to share with our affiliates other information (e.g., your contact information, information regarding your transactions or experience with us, and survey or similar information from others) so that they can market to you products, programs, or services in which you may be interested. If you prefer that we not share third-party, credit-related information about you with our affiliates, please let us know by completing the attached opt-out form and following the instructions provided.

How secure is our customer information?

We maintain appropriate physical, electronic, and procedural safeguards that comply with federal regulations to guard your individually identifiable information. Our employees have access to customer information for authorized business purposes only, and such access is based on the sensitivity of the information and our employees' need to know.

How can you correct inaccuracies in your information?

You can review and correct factual errors in your individually identifiable information that is maintained in our computer systems and that we retrieve in the ordinary course of business. To do so, simply send a written request to Loud Financial, LLC, Attention: Privacy Officer 6300 South Syracuse Way, Centennial, CO 80111. To protect your privacy and security, we will take reasonable steps to verify your identity before granting access or making corrections.

How does this privacy notice relate to your online interaction with us?

Most of your online interaction with us will be through our Web pages that are part of the larger Loud Financial Web site. This privacy notice applies only to your interaction with us at our LOUD Web pages. It does not apply to your interaction with any of our affiliates at any other part of the Loud Financial Web site. In addition, the protection of your information may not be assured when you communicate with us via E-mail as other outside of LOUD and its affiliates may gain access to it without proper authorization.

Does LOUD use cookies online?

LOUD uses a standard Web browser feature or Internet http header (known as cookies") throughout our Web pages to assist us in improving your Web experience. Cookies, by themselves, do not provide individually identifiable information unless you choose to provide this information by, for example, registering with us. Once you choose to furnish us with individually identifiable information, this information may be linked to the data stored in the cookie. We use cookies to understand the usage of our Web pages and to improve their content and offerings. We may use cookies to personalize your experience at our Web pages (e.g. to recognize you by name when you return to our page), save your password in password-protected areas, or enable you to use shopping carts. We also may use cookies to offer you products, programs, or services.

Who else may collect information about you when you interact online with LOUD?

Our Web pages may offer promotions that are sponsored by or co-sponsored with identified third parties. By virtue of their sponsorship, these third parties may obtain individually identifiable information that visitors voluntarily submit to participate in the activity. We have no control over these third parties' use of this information. However, we will indicate when you are leaving our Web pages and moving to a Web page where a third-party sponsor may obtain such information.

What happens when you leave an LOUD Web page to go to other Web pages?

To improve your Web experience, and to offer you products in which you might be interested, we provide links to business alliance companies, Harley-Davidson Financial Services and Harley-Davidson dealers, and other third-party sites. Because LOUD does not control these sites, you are encouraged to review their individual privacy notices.

What happens when there are changes in this notice?

If we materially change our privacy practices to permit us to share more information about you than we stated we would share, or to permit disclosures of information about you to additional types of parties, we will take reasonable measures to inform you of these changes in advance. You will then have a reasonable opportunity to change your opt-out preference.

What happens if I am no longer a customer of LOUD?

If you end your customer relationship with us or become an inactive customer, we will continue to treat the information we have about you consistent with this Privacy Notice.

How do we protect the privacy of children?

We recognize the importance of protecting the privacy of children. For this reason, we do not collect or maintain information from children we know are under 18 except as permitted by law.

How do I opt out from certain uses or sharing of information?

To direct us not to use information about you for marketing purposes or not to share this information with others (other than disclosures permitted by law), please fill out the attached "Loud Financial, LLC Opt Out Notice and Form," check off the appropriate box or boxes, tear the form off, and mail it to the following address: Loud Financial, LLC (Opt Out), Attention: Privacy Officer, 6300 South Syracuse Way, Centennial, CO 80111.

If you are reading this online, the Opt Out Notice and Form may be printed, filled out and sent to the above address. If you do not have a printer, you may request an Opt Out Notice and Form by writing to us at the address above, and we will send you one in the mail. Please include in your request the address where you want the Opt Out Notice and Form sent.

Who do I contact if I have any questions about this notice or your privacy practices?

If you have any questions or concerns about this privacy notice or our privacy practices, you may contact us by writing to: Loud Financial, LLC, Attention: Privacy 6300 South Syracuse Way, Centennial, CO 80111.