



FACTS

WHAT DOES ALLY DO WITH YOUR PERSONAL INFORMATION?

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 services you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balance and payment history ▪ Credit history and transaction history
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 Ally chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ally share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigation, 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 credit worthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<p>Ally Bank and Auto Finance Customers: Vermont residents please call 800-274-7681. Residents in all other states, please call 800-204-2197. Our menu will prompt you through your choice(s).</p> <p>GMAC Mortgage Customers: Vermont residents please call 877-792-4622. Residents in all other states please call 800-401-4622. Our menu will prompt you through your choice(s).</p> <p>All Customers may visit us online: www.ally.com/privacy and choose the "Manage My Privacy Preference" link.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 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?	Go to: www.ally.com/privacy/faq
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Who are we	
Who is providing this notice?	Ally Financial Inc., Ally Bank, Ally Capital, Central Originating Lease Trust (C.O.L. Trust), GMAC Mortgage, LLC, GMAC Mortgage USA Corporation, Ditech, LLC, National Auto Finance Company and Nuvel Credit Company
What we do	
How does Ally 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. In addition, we maintain physical, electronic and procedural safeguards and restrict access to only those employees, agents, and subcontractors who need this information to provide products and services to you.
How does Ally collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Apply for financing or apply for a lease ▪ Pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as GMAC Mortgage, LLC, GMAC Mortgage USA Corporation and Ditech, LLC</i> ▪ <i>Our affiliates also include nonfinancial companies such as MIC Property and Casualty Insurance Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include auto manufacturers and insurance companies</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include automobile dealerships, insurance companies and brokers.</i>
Other important information	
<p>Note: Your information sharing opt out choices will apply to all current and future accounts within the Ally group of companies.</p> <p>All Vermont Residents: Based on Vermont law, we do not share your persona information with affiliates or non-affiliates other than as permitted by law. We automatically treat you as if you chose to limit sharing as described above. To limit sharing of Affiliate Marketing: Ally Bank and Auto Finance customers call 800-274-7681: GMAC Mortgage customers call 877-792-4622. All Nevada Residents: Nevada law allows us to make marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Do Not Call list by going to www.ally.com/privacy and choosing Manage My Privacy Preference. For more information contact our customer service centers: Ally Bank customers call 877-247-2559; Auto Finance customers call 888-925-2559; GMAC Mortgage customers call 800-766-4622. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, Phone: (702) 486-3132 or Email: BCPINFO@ag.state.nv.us. GMAC Mortgage Residents in Texas Only: Each of GMAC Mortgage, LLC, GMAC Mortgage USA Corporation and Ditech, LLC, is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of the Consumer Credit Commissioner. Any consumer wishing to file a complaint against GMAC Mortgage, LLC, GMAC Mortgage USA Corporation or Ditech, LLC should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas, 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@ccc.state.tx.us. Website: www.cccc.state.tx.us.</p>	