

**EMPLOYEE ACKNOWLEDGMENT OF NOTIFICATION AND
TRAINING REGARDING COMPLIANCE WITH THE FAIR AND ACCURATE CREDIT
TRANSACTIONS ACT AND IMPLEMENTING OF REGULATIONS**

The Fair and Accurate Credit Transactions Act, more commonly known as the "Fact Act", requires "financial institutions" including motor vehicle dealership, to: 1) Implement privacy policies and procedures to protect the information they collect; 2) Provide their customers with certain notices, including an Initial Privacy Policy Notice and, if applicable, an Annual Notice. In addition, as of May 23, 2004, any financial institution that collect personal information from their customers must comply with the Federal Trade Commission's Safeguards Rule, which requires financial institutions to develop a written information security plan that describes their program to protect customer information. In certain circumstances, our Dealership is deemed to be a "financial institution" for purposes of the Gramm-Leach-Bliley Act and the Federal Trade Commission's Implementing Rules. As a condition of your employment with our Dealership, you agree to:

1. Read the "Dealership Identity Theft Red Flags and Notices of Address Discrepancy Policy and Procedure" and familiarize yourself with the information contained therein.
2. Follow our procedures for "Identifying Identity Theft Red Flags and Notices of Address Discrepancies."
3. Follow our procedures for responding to situations identifying real or potential identify theft of an address discrepancy in accordance with our "Dealership Identity Theft Red Flags and Notices of Address Discrepancy Policy and Procedures".

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE RECEIVED AND READ THE EMPLOYER'S IDENTIFY THEFT RED FLAGS AND NOTICES OF ADDRESS DISCREPANCIES POLICY AND PROCEDURES AND AGREE TO COMPLY WITH THE REQUIREMENTS SET FORTH THEREIN AS A CONDITION OF MY EMPLOYMENT. I FURTHER UNDERSTAND THAT FAILURE TO FOLLOW THE DEALERSHIP'S POLICIES AND PROCEDURES MAY RESULT IN DISCIPLINARY ACTION, INCLUDING THE TERMINATION OF MY EMPLOYMENT.

EMPLOYEE

DATE

WITNESS

DATE