

Mail to the following address: <b>American General</b> <b>P.O. Box 3662</b> <b>Evansville, IN 47735-3662</b>	
009-V+1800 FL Revolving Retail 18% (REV. 5-08)	
Date	Signature
State	Social Security Number
City	Address
First Name	Middle Initial
Last Name	Zip Code
<b>Applicant/Accountholder 2:</b>	
Date	Signature
State	Social Security Number
City	Address
First Name	Middle Initial
Last Name	Zip Code
<b>Applicant/Accountholder 1:</b>	
<b>In order for your opt out election to be effective you must complete the following:</b>	
family.	
offered by companies within American General's or AIG's corporate information. We receive about other financial products and services. We understand that this election may affect the availability of companies within the American General or AIG family of companies. opt out of the sharing of information as previously described with American General's or AIG's Family of Companies. We elect to Do not share my information with...	
Your request as soon as possible after we receive it.	
should not be included in any other correspondence. We will process your preference form must be mailed in a separate envelope and	
special rate programs, special promotions or other direct marketing programs.	
information sharing as described in the previous section. Please consider that if you opt out of information sharing, your name may be excluded from mailings or other communications that may be of interest to you. Examples may include information about special rate programs, special promotions or other direct marketing programs.	
No action is required by you at this time if you wish to permit information sharing as described in the previous section. Please consider that if you opt out of information sharing, your name may be excluded from mailings or other communications that may be of interest to you. Examples may include information about special rate programs, special promotions or other direct marketing programs.	
<b>OPT OUT FORM</b>	

## Your Privacy is Important

American General Financial Services ("American General") understands your privacy is important. You have received this notice in accordance with applicable state and federal laws and because you are a current or potential customer of one of the American General companies. This notice will help you understand what types of nonpublic personal information - information about you that is not publicly available - we may collect, how we use it and how we protect your privacy.

### AMERICAN GENERAL'S PRIVACY POLICY HIGHLIGHTS

- We collect nonpublic personal information to process and administer our customers' business.
- We have policies and procedures in place to protect nonpublic personal information about our customers.
- We do not sell nonpublic personal information about our customers to third parties, i.e., companies or individuals that are not affiliated with American General.
- We do not disclose any nonpublic personal information about our customers to anyone, except as permitted by law, or for which you have provided consent.
- We do not share or use personally identifiable health information for marketing purposes.
- Our Privacy Policy applies to both current and former customers.

### Questions and Answers that detail American General's Privacy Policy

#### What types of nonpublic personal information does American General collect?

- American General's employees, representatives, agents and selected third parties may collect nonpublic personal information about our customers, including:
  - Information provided to us, such as on applications or other forms.
  - Information about transactions with us, our affiliates or third parties.
  - Information from others, such as credit reporting agencies, employers and federal and state agencies.
- The types of nonpublic personal information American General collects vary according to the products or services provided and may include, for example: account balances, income, assets, insurance premiums, credit reports, marital status and payment history. We also may collect nonpublic personal health information, like medical reports, for certain types of insurance policies in order to underwrite the policy, administer claims or perform other insurance or related functions.

#### What does American General do to protect nonpublic personal information?

- We restrict access to nonpublic personal information to those employees, agents, representatives or third parties who need to know the information to provide products and services to our customers.
- We have policies and procedures that give direction to our employees, and agents and representatives acting on our behalf, regarding how to protect and use nonpublic personal information.
- We maintain physical, electronic and procedural safeguards to protect nonpublic personal information.

#### With whom does American General share nonpublic personal information, and why?

- We do not share nonpublic personal information about our customers with anyone, including other affiliated American General companies or third parties, except as permitted by law, or with companies for which you have provided your consent.

- We may disclose, as allowed by law, all types of nonpublic personal information we collect, to: (i) affiliated American General companies, agents, employees, representatives and third parties that market our services and products and administer and service customer accounts on our behalf; or (ii) other financial institutions with whom we have joint marketing agreements.

- Examples of the types of companies and individuals to whom we may disclose nonpublic personal information include banks, attorneys, trustees, third-party administrators, insurance agents, insurance companies, insurance support organizations, credit reporting agencies, registered broker/dealers, auditors, regulators, transfer agents and reinsurers.
- We do not share personally identifiable health information unless the customer or the applicable law authorizes further sharing.

#### Does American General's Privacy Policy apply to its agents and representatives?

- American General's Privacy Policy applies, to the extent required by law, to its agents and representatives when they are acting on the behalf of American General.
- Please note: There may be instances when these same agents and representatives may not be acting on behalf of American General, in which case they may collect nonpublic personal information on their own behalf or on the behalf of another. In these instances, American General's Privacy Policy would not apply.

#### Will American General's Privacy Policy Change?

- American General reserves the right to change any of its privacy policies and related procedures at any time, in accordance with applicable federal and state laws. You will receive appropriate notice if our Privacy Policy changes.

### NOTICE OF YOUR OPPORTUNITY TO OPT OUT OF INFORMATION SHARING WITH COMPANIES WITHIN OUR CORPORATE FAMILY

#### Information We Can Share With Our Corporate Family About You – Unless You Tell Us Not To

- We share information about you with other companies in the AIG corporate family or American General corporate family (as they may change from time to time), such as banks, consumer loan companies, and insurance companies. Under the Fair Credit Reporting Act you may direct us not to share certain credit information with companies within our corporate family. Examples of the kind of credit information that you may direct us not to share include: (i) certain information you provide in your application or other forms, such as your income, occupation, assets and liabilities; (ii) information we obtain about you from nonaffiliated third parties such as credit bureaus; (iii) information we obtain to verify representations made by you, such as amounts you owe on credit cards and other open lines of credit; or (iv) information we obtain from you regarding your employment, credit, or other relationship with you, such as your employment history.

- If you prefer that we not share such information with companies in our corporate family, you may direct us not to share this information by completing the attached opt-out form and mailing it to the following address: American General, P.O. Box 3662, Evansville, IN 47735-3662.

- Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.

<b>SELLER'S ASSIGNMENT. FOR VALUE RECEIVED, the undersigned Seller hereby sells and assigns to American General Financial Services of Florida, Inc., or its affiliate, subsidiary or successor in interest, all right, title, and interest in and to (1) the application/agreement, and (2) all present and future sales slips and charge slips, and the indebtedness and property covered thereby, entered into by the Buyer(s) under the Application/Agreement. This assignment is subject to the terms of the Dealer Agreement between the undersigned Seller and American General Financial Services of Florida, Inc.</b>	
Seller:	By:
Date:	

**NOTICE: ANY HOLDER OF THE CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED RECURRENTLY ON WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

**TRIAL FOR SUCH DISPUTES. YOU UNDERSTAND THAT YOU ARE VOLUNTARILY WAIVING YOUR RIGHT TO A JURY TRIAL OR JUDGE TRIAL FOR SUCH DISPUTES.**

**ARBITRATION PROVISIONS.** Except as provided below, the arbitrator shall not be allowed to conduct arbitration on a class-wide basis, and the arbitrator shall not be permitted to consolidate arbitration demands filed by others. The party electing arbitration shall pay any initial filing fee in excess of \$125 and any deposit required by the NAF. Creditor agrees to pay the initial costs of arbitration up to a maximum of eight hours of hearings. Any participating hearing will take place in the country where you live unless you and Creditor agree to another location. Arbitration Provisions shall be governed by the Federal Arbitration Act. Judgment upon the award may be entered in any court having jurisdiction. By signing this Agreement, you agree to the Arbitration Provision above, which provides that you or Creditor can require that all disputes, claims, or controversies between the parties be submitted to BINDING ARBITRATION. You may not be contractually bound by any alleged oral agreement.

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- If you prefer that we not share such information with companies in our corporate family, you may direct us not to share this information by completing the attached opt-out form and mailing it to the following address: American General, P.O. Box 3662, Evansville, IN 47735-3662.

- Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.

<b>SELLER'S NAME AND ADDRESS</b>	
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### YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

#### YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we reported you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

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<b>ANNUAL PERCENTAGE RATE FOR SALES</b>	<b>18%</b>
<b>GRACE PERIOD FOR REPAVMENT OF BALANCES FOR PURCHASES</b>	<b>There is no grace period for new Purchases, but if you pay the New Balance in full by the Payment Due Date, no FINANCE CHARGES will be charged on that amount on any later statement.</b>
<b>METHOD OF COMPUTING THE Average Daily Balance Method including current transactions.</b>	<b>MINIMUM FINANCE CHARGE</b>
<b>SALES BALANCE FOR</b>	<b>NONE</b>
<b>LATE CHARGE</b>	<b>\$10.00</b>

RETAIL CHARGE AGREEMENT



**AMERICAN GENERAL FINANCIAL SERVICES**

009-V+1800 FL Revolving Retail 18% (REV. 5-08)

