

FACTS

WHAT DOES FARROW, LLC. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Farrow, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ricart Properties Inc. 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 investigations, 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 creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free (877) 345-9885 or go to www.ricart.com
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Who we are	
Who is providing this notice?	Farrow, LLC. A.D. Farrow, LLC, Northstar, Centennial, LLC A.D. Farrow Harley-Davidson East, Farrow East Harley-Davidson, Farrow Downtown Harley-Davidson, Farrow North Harley-Davidson
What we do	
How does Farrow, LLC 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.
How does Farrow, LLC.. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account and show us your driver's license ▪ apply for financing or apply for a lease ▪ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Farrow name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Farrow, LLC does not share with non affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include third parties who manufacture, supply, or administer goods and services we offer or sell to you, such as theft deterrent and motorcycle products, guaranteed motorcycle protection products, credit life and disability insurance, and certified warranties and service contracts; who advertise or market the products and services; who make service and customer satisfaction inquiries on our behalf; or who provide other related marketing services.</i>