

F A C T S**WHAT DOES KUBOTA 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 service you have with us. This information can include:

- Social Security number and income
- payment history and account balances
- purchase history and account transaction
- use your credit or debit card

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 Kubota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kubota 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	Yes
For joint marketing with other financial companies	No	We do not share
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 do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call 1-888-465-8268 — our menu will prompt you through your choice(s)

Please note:

If you are a *current* customer, you must have your account number. If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

Questions?

Call toll-free 1-888-465-8268 or go to www.kubotacreditusa.com or www.ktacinsuranceagency.com.

Who we are**Who is providing this notice?**

Kubota Credit Corporation, U.S.A. and/or Kubota Tractor Acceptance Corporation d/b/a KTAC Insurance Agency (collectively, “Kubota”)

What we do

How does Kubota protect my personal information?	To safeguard your personal information, we employ security measures designed to comply with federal law, including electronic and physical security, access controls and training for our personnel.
How does Kubota collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or pay your bills ▪ provide account information or provide employment information ▪ 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with the Kubota name; including nonfinancial companies such as Kubota Tractor Corporation.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates may include, for example, authorized Kubota dealers and companies engaged in direct marketing, marketing research, or the sale of consumer products and services. Kubota does not share with nonaffiliates.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Kubota does not jointly market.</i>

Other important information

California Residents: We will not share information we collect about you with nonaffiliates, except as permitted by law, including, for example, with your consent or to service your account.

Vermont Residents: Under Vermont law, we will not share information about Vermont residents with our affiliates or nonaffiliates, without your consent or unless the law allows. Vermont residents do not have to contact us to implement this privacy notice. NMLS ID 22437

Nevada Residents: We are providing you this notice under state law. You may call (888) 465-8268 to be placed on our internal do not call list for marketing calls made to existing customers.

For more information about this notice and the Nevada law related to this notice, you may contact: (1) either Kubota Credit Corporation, U.S.A. or Kubota Tractor Acceptance Corporation d/b/a KTAC Insurance Agency at 1000 Kubota Dr., Grapevine, TX 76051; tel: (888) 465-8268; email: click on "Contact Us" at www.kubotacreditusa.com or www.ktacinsuranceagency.com; or (2) Nevada Attorney General, Bureau of Consumer Protection, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; tel: (702) 486-3132; email: bcpinfo@ag.state.nv.gov.

Texas Residents: Kubota Credit Corporation, U.S.A. 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 Kubota Credit Corporation, U.S.A. should contact the Office of the 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@occc.state.tx.us. Website: www.occc.state.tx.us.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA: The term "Information" means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share Information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your Information, write KTAC Insurance Agency, 1000 Kubota Dr., Grapevine, TX 76051. You must state your full name, address, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

For Massachusetts Insurance Customers Only: You may ask, in writing, for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.