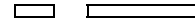


HARLEY-DAVIDSON FINANCIAL SERVICES PRIVACY POLICY



We are committed to adhering to privacy principles and requirements. Because we greatly value the trust you place in us, it is our policy to safeguard all individually identifiable information entrusted to us. Use of this information enables us to get to know you, your needs, and your preferences. This helps us provide you with superior customer service and offer products, programs, and services that may be of interest to you.

To support our privacy pledge, we have developed this privacy notice to explain to you our practices regarding individually identifiable information.

What information practices does this privacy notice cover?

The Privacy Notice applies to the practices of Harley-Davidson Financial Services (HDFS) and its banking, financing, and insurance subsidiaries (including Eaglemark Savings Bank) located in the United States, with respect to the individually identifiable information we collect about you in connection with offering financial products and services.

What information do we collect?

To process your requests for our products, programs, and services, and to enable you to participate in some of our offerings, we collect individually identifiable information that may include: name, address, e-mail address, telephone number, fax number, and information about your interests in and use of various products, programs, and services. We also, on occasion, may collect your Social Security Number and credit card information.

In addition, we may collect credit-related data, such as information you provide on our loan applications or other forms (including assets, income, etc.), information about transactions with us, our affiliates, or others (such as information about your account activity with us, account balances, and purchases), and information we receive from consumer reporting agencies.

If you visit us online, we also may collect certain information about your visit, such as the type of browser you are using (e.g., Netscape, Internet Explorer), the type of operating system you are using (e.g., Windows '95, '97, 2000 or Mac OS, etc.) and the domain name of your Internet service provider (e.g., America Online, Earthlink).

How do we use the information we collect about you?

Our goal is to effectively administer your entire relationship with us, our service providers, and our business alliance companies. To this end, we may use information about you to fulfill your requests for our products, programs, and services, to respond to your inquiries about our offerings, and to offer you other products, programs, or services that we believe may be of interest to you.

We sometimes use this information to communicate with you, such as to contact you about your loan account with us or to provide you with important product or service information.

If you choose to visit us online, we may use the information that we collect to improve the design and content of our Web pages and to enable us to personalize your Internet experience. We also may use this information to analyze Web page usage, as well as to offer you products, programs, or services.

We are part of the larger Harley-Davidson corporate family. The various companies and business units of this family (our affiliates) offer a wide array of products, programs, and services, including the sale and leasing of motorcycles, rider education, and motorcycle rentals, as well as insurance and financing. As these companies and business units continue to expand and grow, additional

products or services unrelated to motorcycles may be offered by our affiliates as well. We may share with our affiliates the information we collect about you, including credit-related and credit bureau data, so that they can better market their products and services to you.

We, as well as our affiliates, may also share the information we collect about you (other than credit bureau information) with Harley-Davidson dealers so that they can better market to you the products, programs and services offered by the Harley-Davidson corporate family. For your information, Harley-Davidson dealers are independent businesses and not considered affiliates of the Harley-Davidson corporate family. We encourage you to consult your Harley-Davidson dealer's privacy notice for a description of its privacy practices.

In addition, we, as well as our affiliates, may share the information we collect about you (other than credit bureau information) with outside companies (e.g., vendors assisting us with servicing your accounts and products) that perform services on our behalf or on behalf of our affiliates and with business alliance companies, including insurance and bankcard companies, with whom we or our affiliates have joint marketing agreements. Sometimes we share this information with Harley-Davidson dealers under a joint marketing agreement.

Our service providers and companies who have access to individually identifiable information under a joint marketing agreement have agreed, or will agree, to protect this information in a manner that is consistent with this privacy notice. For example, this agreement requires them not to use the information for any purpose other than to carry out the services they are performing for us or for the joint marketing of products, programs, or services.

There may be instances where we will disclose individually identifiable information as permitted by law, including, but not limited to, a response to a court order or subpoena, to prevent fraud, to comply with law, and to comply with a legally permitted inquiry by a government agency.

Additionally, in the event that all or any part of the Harley-Davidson corporate family is sold to a third party, we may transfer individually identifiable information to the third party buyer as part of the assets of the business.

What choices do you have about our information use and sharing practices?

You have two choices regarding our use and disclosure of your individually identifiable information.

First, we may offer to you HDFS products or services in which you may be interested and also share your information with our affiliates and business alliance companies and Harley-Davidson dealers so that they can offer additional products and services to you. If you prefer not to receive marketing information from us, and prefer that we not share any information we may have about you with our affiliates or business alliance companies or Harley-Davidson dealers (other than disclosures permitted by law), simply let us know by completing the attached opt-out form and following the instructions provided. However, doing so will preclude you from receiving any promotional information or communication regarding other products and services from the Harley-Davidson Financial Services family.

Second, we may share the information we have about you with our Harley-Davidson affiliates. You may, however, instruct that we not share with our affiliates the credit-related information we have obtained about you from non-affiliated third parties for credit or insurance eligibility purposes (e.g., information from credit bureaus), but permit us to share with our affiliates other information (e.g., your contact information, information regarding your transactions or experience with us, and survey or similar information from others) so that they can market to you products, programs, or services in which you may be interested. If you prefer that we not share third-party, credit-related information about you with our affiliates, please let us know by completing the attached opt-out form and following the instructions provided.

Vermont and North Dakota Residents. *Your state laws require financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties, or if you are a Vermont resident, with companies in our corporate family unless you authorize us to do so by writing to us at:*

*Harley-Davidson Financial Services
Attention: Privacy Officer
P.O. Box 21489
Carson City, Nevada 89731-1489*

If you do not provide such written authorization, you will not receive any promotional information or communication regarding products and services from the Harley-Davidson Financial Services family.

How secure is our customer information?

We maintain appropriate physical, electronic, and procedural safeguards that comply with federal regulations to guard your individually identifiable information. For example, we utilize segregation of duties, passwords and have in place a detailed suite of policies covering various aspects of customer information protection. Our employees have access to customer information for authorized business purposes only and such access is based on the sensitivity of the information and our employees' need to know.

How can you correct inaccuracies in your information?

You can review and correct factual errors in your individually identifiable information that is maintained in our computer systems and that we retrieve during the ordinary course of business. To do so, simply send a written request to **Harley-Davidson Financial Services, Attention: Privacy Officer, P.O. Box 21489, Carson City, Nevada 89721-1489.**

To protect your privacy and security, we will take reasonable steps to verify your identity before granting access or making corrections.

How does this privacy notice relate to your online interaction with us?

Most of your online interaction with us will be through our Web pages that are part of the larger Harley-Davidson Web site. This privacy notice applies only to your interaction with us at our HDFS Web pages. It does not apply to your interaction with any of our affiliates at any other part of the Harley-Davidson, Inc. Web site. In addition, the protection of your information may not be assured when you communicate with us via e-mail as others outside of HDFS and our affiliates may gain access to it without proper authorization.

Does HDFS use cookies online?

HDFS uses a standard Web browser feature or Internet http header (known as "cookies") throughout our Web pages to assist us in improving your Web experience. Cookies, by themselves, do not provide individually identifiable information unless you choose to provide this information by, for example, registering with us. Once you choose to furnish us with individually identifiable information, this information may be linked to the data stored in the cookie.

We use cookies to understand the usage of our Web pages and to improve their content and offerings. We may use cookies to personalize your experience at our Web pages (e.g., to recognize you by name when you return to our page), save your password in password-protected areas, or enable you to use shopping carts. We also may use cookies to offer you products, programs, or services.

Who else may collect information about you when you interact online with HDFS?

Our Web pages may offer promotions that are sponsored by or co-sponsored with identified third parties. By virtue of their sponsorship, these third parties may obtain individually identifiable information that visitors voluntarily submit to participate in the activity. We have no control over these third parties' use of this information. However, we will indicate when you are leaving our Web pages and moving to a Web page where a third-party sponsor may obtain such information.

What happens when you leave an HDFS Web page to go to other Web pages?

To improve your Web experience, and to offer you products in which you might be interested, we provide links to business alliance companies, Harley-Davidson dealers, and other third party sites. Because HDFS does not control these sites, you are encouraged to review their individual privacy notices.

What happens when there are changes in this notice?

If we materially change our privacy practices to permit us to share more information about you than we stated we would share, or to permit disclosures of information about you to additional types of parties, we will take reasonable measures to inform you of these changes in advance. You will then have a reasonable opportunity to change your opt-out preference.

What happens if I am no longer a customer of HDFS?

If you end your customer relationship with us or become an inactive customer, we will continue to treat the information we have about you consistent with this Privacy Notice and with any opt-out preference you have chosen.

How do we protect the privacy of children?

We recognize the importance of protecting the privacy of children. For this reason, we do not collect or maintain information from children we know are under age 13 except as permitted by law.

How do I opt out from certain uses or sharing of information?

To direct us not to use information about you for marketing purposes or not to share this information with others (other than disclosures permitted by law), please fill out the attached "Harley-Davidson Financial Services Opt-Out Form," check off the appropriate box or boxes, tear the form off, and mail it to the following address:

Harley-Davidson Financial Services (Opt-Out)

Attention: Privacy Officer

P.O. Box 21489

Carson City, Nevada 89721-1489

If you are reading this online, the [Opt-Out Notice and Form](#) may be printed, filled out and sent to the above address. If you do not have a printer, you may request an Opt-Out Notice and Form by writing to us at the address above, and we will send you one in the mail. Please include in your request the address where you want the Opt-Out Notice and Form sent.

Who do I contact if I have any questions about this notice or your privacy practices?

If you have any questions or concerns about this privacy notice or our privacy practices, you may contact us by writing to:

Harley-Davidson Financial Services

Attention: Privacy Officer

P.O. Box 21489

Carson City, Nevada 89721-1489