

Dear Michael Cheikin,

Congratulations on your 2024 Hyundai Ioniq 5, and thank you for choosing to finance with Hyundai Motor Finance. We've made it simple and convenient for you to manage your account so you can focus on more important things — like enjoying your new vehicle.

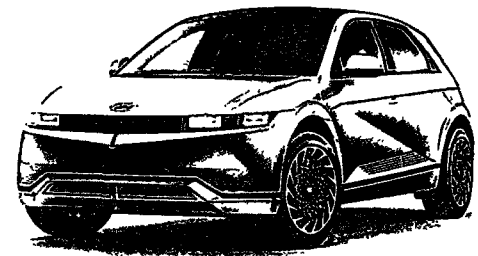
The simplest way to manage your account is on our website at HMFUSA.com. You will need your Account Number or VIN (located on your finance contract or vehicle windshield), the last four digits of your SSN, and your date of birth.

For your convenience, your account information is listed below.

Your Dealer:	Piazza Hyundai Of Pottstown
Vehicle Description:	2024 Hyundai Ioniq 5
Account Number:	20231208351637
Payment Due Day:	23rd of the month
Monthly Payment Amount:	\$150.19
Term Length:	60 months

As a reminder, your payments are due on the 23rd of each month. Payments can be made through our website, through your bank, or by check.

We appreciate you choosing Hyundai Finance, and we look forward to helping you along the way. If you need any assistance, please call Customer Service at (800) 523-4030 or register on HMFUSA.com to email us.



Sincerely,
Hyundai Finance



If you do not receive your first statement five days prior to your payment due date, please make a payment online at HMFUSA.com, or return this with your payment check before your due date to

Hyundai Finance
Box 650805
Dallas, TX 75265

Michael Cheikin
245 Bradford Cir
Blue Bell PA 19422-2557

Account Number: 20231208351637
Payment Due: 01/23/2024
Total Amount Due: \$150.19

Who we are

Who is providing this notice?

Hyundai Capital America dba Hyundai Motor Finance

What we do

How does Hyundai Motor Finance 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 Hyundai Motor Finance collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for financing
- Pay your bills or apply for a lease
- Provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to all of your account(s).

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include companies with a Hyundai name (except dealers); financial companies such as Hyundai Capital Services; and nonfinancial companies such as Hyundai Motor America.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include Hyundai dealers, insurance companies, banks and other lenders, and direct marketing companies, including retailers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as insurance companies, credit card companies, and other financial service companies.*

Other important information

California Residents Only: We do not disclose personally identifiable financial information about you to nonaffiliates without first obtaining your express written consent, unless permitted by law. We do not disclose personally identifiable financial information to our affiliates, unless permitted by law, or to nonaffiliated financial companies who offer financial products or services under a joint marketing agreement with us, without first giving you notice and the opportunity to opt out. For information about the California Consumer Privacy Act (CCPA), call toll-free (800) 523-4030 or go to www.hmfusa.com/privacy-policy.

Vermont Residents Only: We automatically limit the sharing of your information as if you elected to limit the sharing as described on page 1. With respect to sharing with nonaffiliated financial companies with whom we have joint marketing agreements, we limit the information to your name, contact information and information about your transactions and experiences with us. We also do not disclose nonpublic personal information about you to our affiliates and nonaffiliates without first obtaining your express written consent, unless permitted by law.