

PRIVACY NOTICE

In connection with your transaction, Smart Chevrolet Company may obtain information about you as described in this notice, which we handle as stated in this notice. This does not apply to information obtained in a non-financial transaction.

1. We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications or other forms in connection with a financial transaction;
 - Information about your transactions with us, our affiliates or others; and,
 - Information we receive from a consumer reporting agency.
2. We may disclose all of the information that we collect about you as described above, while you are a consumer, customer, or former customer, to our affiliates and to non-affiliated third parties.

We may disclose nonpublic personal information about you, while you are a consumer, customer, or former customer, to the following types of third parties:

- Financial service providers, such as General Motors Acceptance Corp., Mitsubishi Motors Credit of America, Chase Auto Finance or Simmons 1st National Bank;
- Non-financial companies, such as Trans Union Credit Reporting Services, General Motors, Mitsubishi Motors, Market Research Firms or Direct Marketing Firms; and,
- Others, such as vendors or businesses that provide services for Smart Chevrolet Company.

3. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.
4. If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). **If you wish to opt out of disclosures to nonaffiliated third parties, you may check the box on the Opt Out Reply Form below and mail it to the following address: P. O. Box 8008 Pine Bluff, AR 71611.** We will consider an Opt Out by a joint account holder as an Opt Out for all associated account holders.
5. We may also disclose, while you are a consumer, customer, or former customer, any information we collect about you to companies that perform marketing services or other functions on our behalf or to other financial institutions with whom we have joint marketing agreements. Law permits this disclosure; there is no opt out opportunity available.
6. We may disclose nonpublic personal information about you, while you are a consumer, customer, or former customer, to the following types of affiliates: Financial, Market Research, Credit Reporting, Manufacturers, Information Services and Vendors
7. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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OPT OUT REPLY FORM

If you wish to Opt Out of disclosures to nonaffiliated third parties, please check this box and mail this Opt out Reply Form to the following address:
Smart Chevrolet Company, P. O. Box 8008, Pine Bluff, AR 71611

Consumer's Signature

Co-Consumer's Signature

Consumer's Name (printed)

Date

Co-Consumer's Name (printed)

Date