

## Notice of Privacy Policy

Federal law requires that we give you a notice explaining how we collect and share non-public personal information about you (“Personal Information”). This Notice of Privacy Policy (“Notice”) explains what Personal Information we collect, with whom we share it, and how we protect it. This Notice applies to potential, current and former customers.

### *What Information We Collect*

We collect Personal Information about you as follows:

- Information we receive **from you** from applications and forms you complete. Examples are your name, address, Social Security Number and income.
- Information we receive **from non-affiliated third parties** from your transactions with them. Examples include account balances, payment history, employment status, and the existence of insurance.
- Information **we or our affiliates have** about you from your transactions with us and our affiliates. Examples include account balances, payment history, and the names of parties to your transaction (s).
- Information we receive from **consumer reporting agencies**. Examples include the name of your creditors, whether you have made late payments and what debts you paid off (information in your credit file).

### *What Information We Share and With Whom*

We may share some or all of the Personal Information about you that we collect as follows:

- With **financial service providers**. We may share some or all of the Personal Information with financial service providers, such as banks, finance companies and insurance agents. We may make such disclosures about you as a consumer, customer, or former customer.
- With **non-financial companies**. We may share some or all of the Personal Information with non-financial companies, such as retailers, warranty and service contract providers. We may make such disclosures about you as a consumer, customer, or former customer.
- With companies that **perform services on our behalf** and with whom we **have a joint marketing agreement**. We may share some or all of the Personal Information with companies that perform services for us or act on our behalf, such as a marketing company that sends you information about our products. We may also share some or all of the Personal Information with other financial institutions with which we have joint marketing agreements, such as a bank. A joint marketing agreement is an agreement between us and a financial institution so that we can offer you a product together, such as a private label credit card. The information we may share with these companies includes your name and address, and can consist of other Personal Information. We may make such disclosures about you as a consumer, customer, or former customer.
- With other **non-affiliated third parties**. We may share some or all of the Personal Information with non-affiliated third parties as permitted by law. We may make such disclosures about you as a consumer, customer, or former customer.

The following  does  does not apply

- With **affiliates**. There are two categories of Personal Information. One is information about your history of dealing with us, such as identification information, account history and balances, insurance coverage and payment history (“Transaction Information”). The other is information we receive from other sources, including information from your credit report (“Credit Information”). We may share Credit Information and Transaction Information with our affiliates. We may make such disclosures about you as a consumer, customer, or former customer.

### *How We Safeguard Personal Information*

Only employees who need to know Personal Information to perform their job duties are authorized to access this information. In addition, we maintain physical, electronic and procedural safeguards to protect Personal Information about you.

### **Your Right to Opt-Out**

You have the right to opt-out of certain sharing of Personal Information about you. You may request that we not share Personal Information about you with non-affiliated third parties. Note that we may continue to share Personal Information about you as required or permitted by law. An example of a required disclosure is to law enforcement or government regulators. An example of a permitted disclosure is to service providers that help us with servicing your account. You may also request that we not share Credit Information about you with our affiliates. Note that the sharing of Transaction Information is permitted by law and cannot be limited by you.

If you are a co-customer with one or more other persons, any co-customer may opt-out. The opt-out of one co-customer will apply to all parties. You have the right to opt-out at any time during the course of your relationship with us. **You may opt-out of the disclosures described above by completing the opt-out request below and sending it to us at the designated address.**

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### **Request to Opt-Out of Sharing of Personal Information**

By signing below, you elect to opt out of (check appropriate box(es)):

- Sharing of Credit Information with affiliate(s)
- Sharing of Private Information with non-affiliated third parties

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Customer Name Printed

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Customer Signature

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Date

Return this Request to Opt-Out by mailing it to the following address:

John Gibson Auto Sales Inc.  
1425 Airport Road  
Hot Springs Ar, 71913  
(501) 767-8455