

FACTS	WHAT DOES SMART AUTO AND FISHTAIL FINANCIAL 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: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores 	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons SMART AUTO AND FISHTAIL FINANCIAL Chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does SMART AUTO AND FISHTAIL FINANCIAL 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No
To limit our sharing	<ul style="list-style-type: none"> • Call: (865) 684-2274 or • Mail the form below Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent/presented this notice. When you are <i>no longer</i> 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: (865) 684-2274	
Who we are		
Who is providing this notice?	SMART AUTO AND FISHTAIL FINANCIAL	
What we do		
How does SMART AUTO AND FISHTAIL FINANCIAL 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 SMART AUTO AND FISHTAIL FINANCIAL collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for a loan or open an account • Make a payment or a deposit • Use your credit or debit card or ach 	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes— information about your credit worthiness • 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.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. Smart Auto, Smart Finance, SmartWay, Smart Wheels, and Bright Motors	

Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. We do not share information with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We do not share information with nonaffiliates.