

## Notice of negative information (Pre-sharing)

### Noticia Anticipada en Diseminación de Información Negativa.

Federal Law requires us to provide the following notice to customers/lessees before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative Information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers/lessees that have not done what they are required to do under our agreement.

La Ley Federal nos requiere proporcionar la siguiente noticia a nuestra clientela antes de que cualquier "información negativa" pueda ser proporcionada a alguna agencia nacional de información al consumidor. La "Información negativa" referida es información concerniente a delincuencias, pagos retrasados, insolvencias, o cualquier forma de impago. Esta noticia no significa que estaremos reportando tal información en su contra, sino que podemos reportar tal información de los Clientes/Arrendatarios que no han cumplido con nuestro mutuo acuerdo.

After providing this notice, additional negative information may be submitted without providing another notice.

Después de proveerle con esta noticia, información negativa adicional podría ser sometida sin la necesidad de volversele a comunicar.

**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

**Nosotros podemos reportar información concerniente a su cuenta con nosotros a burós de crédito. Pagos retrasados, falta de pago, o cualquier otro impago de su cuenta serán reflejados en su reporte de crédito.**

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A handwritten signature in black ink, appearing to read "X [Name] [Last Name]", is written over a horizontal line that extends across the width of the page.

## Facts:What Does Orr AUTOSMART 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:

- \* Social Security number and income
- \* Account balances and payment history
- \* Account transactions and employment information

**HOW?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Orr AutoSmart chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Orr AutoSmart share?</i>	<i>Can you limit this sharing?</i>
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<b>For our everyday business purposes--</b> such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
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<b>For our marketing purposes--</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
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<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share</b>
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<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
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<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
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<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
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<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>
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**To limit** **Mail the form below**

**our sharing**

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at time to limit our sharing.

**Question?** CALL 903-794-2474

# Mail-In Form

Mark any/all you want to limit:

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Apply my choices only to me.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, state, \_\_\_\_\_

Zip \_\_\_\_\_

Account # \_\_\_\_\_

## Mail to:

AutoSmart Acceptance  
4545 North Stateline  
Texarkana, Texas  
75503

**Who we are  
Who is providing this notice?**

**Orr AutoSmart  
AutoSmart Acceptance**

**What we do  
How does Orr AutoSmart 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 Orr AutoSmart collect my  
personal information?**

We collect your personal information, for example, when you  
\* apply for financing or give us your income information  
\* pay your bills or provide employment information  
\* give us your contact 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  
\*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 and nonfinancial companies.  
\* Our affiliates include companies with an AutoSmart name.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
\* Orr AutoSmart does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
\* Orr AutoSmart doesn't jointly market

**Other important information**

**I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS NOTICE. I FURTHER ACKNOWLEDGE THAT THIS PRIVACY NOTICE IS AVAILABLE AT SHOPAUTOSMART.COM AND ACCEPT THAT FOR FUTURE NOTICE OF PRIVACY POLICY.**

Sarah Harris  
Customer Name Printed

Sarah Harris  
Customer Signature

8/14/18  
DATE

\_\_\_\_\_  
Customer Name Printed

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date