

**FACTS****WHAT DOES CARS AND CREDIT OF JACKSONVILLE, INC, AND SELECT CAR AND TRUCK STORE 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 of service you have with us. The information can include:

- Social Security number and income
- account balance and payment history
- credit history 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 Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call 904-695-1885
- 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 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 any time to limit our sharing.

**Questions?**

Call (904) 695-1885

**Mail in Form****Leave Blank****OR**

[If you have a joint account, your choices will apply to everyone on your account unless you mark below

- Apply my choices only to me]

Mark any/all you want to limit:

- 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.

<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	

**Mail to:**

Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store  
1200 Cassat Avenue, Jacksonville, FL 32205

**Who we are**

<b>Who is providing this notice?</b>	Cars and Credit of Jacksonville, Inc. and Cars and Credit of North Florida, Inc. dba Select Car and Truck Store
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**What we do**

<b>How does Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store protect my personal information?</b>	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.
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<b>How does Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for financing</li> <li>• give us your income information or provide employment information</li> <li>• provide account information or give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional right to limit sharing.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include Cars and Credit of Jacksonville, Inc, Cars and Credit of North Florida, Inc. dba Select Car and Truck Store, Atlantic Finance Company Inc., New Horizons Finance Company Inc., Sunrise Automotive Finance Company Inc., and Auto Maintenance Plus, Inc.</li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Cars and Credit of Jacksonville, Inc., and Select Car and Truck Store does not share with nonaffiliates so they can market to you.</li> </ul>
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<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Cars and Credit of Jacksonville, Inc. and Select Car and Truck Store doesn't jointly market.</li> </ul>
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**Other important information**

Our website resides behind a firewall and uses SSL (Secure Sockets Layer, the industry-standard security protocol used to communicate with browsers) to transmit personal information. Data is encrypted during transmission to ensure that personal information is secure. Industry-standard data encryption techniques are used to protect personal information.