

FACTS	WHAT DOES AMERICA'S CAR-MART INC DBA SMART AUTO JOHNSON CITY AND AMERICA'S CAR-MART INC DBA SMART AUTO, COLONIAL AUTO FINANCE, 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 America's Car-Mart Inc dba Smart Auto Johnson City or America's Car-Mart Inc dba Smart Auto, Colonial Auto Finance, Smart Auto, and Fishtail Financial chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does America's Car-Mart Inc and Colonial Auto Finance, Smart Auto, & 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: (423) 434-0800 or (865) 684-2224 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: (423) 434-0800 and (865) 684-2224	
Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> 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 me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Mail to: America's Car-Mart Inc dba Smart Auto Johnson City, 3001 Bristol Highway, Johnson City, TN 37601 or America's Car-Mart Inc dba Smart Auto, 8413 Kingston Pike, Knoxville, TN 37919, Smart Auto, 8413 Kingston Pike, Knoxville, TN 37919, Colonial Auto Finance 8413 Kingston Pike, Knoxville, TN 37919	
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Who we are		
Who is providing this notice?	America's Car-Mart Inc dba Smart Auto Johnson City or America's Car-Mart Inc dba Smart Auto, Colonial Auto Finance, Smart Auto, & Fishtail Financial	
What we do		
How does America's Car-Mart Inc, Colonial Auto Finance, Smart Auto, & Fishtail Financial	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 America's Car-Mart Inc, Colonial Auto Finance, Smart Auto, & 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. America's Car-Mart Inc, Colonial Auto Finance, Smart Auto, & Fishtail Financial	
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.	