

FACTS

WHAT DOES Randash Auto Center, Randash Auto, and Affiliates 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 employment information
- Credit history and credit scores
- Income and checking account 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 Randash Auto Center, Randash Auto and Affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Randash Auto Center, Inc. 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	We don't share

To limit our sharing

- Call 406-522-9900 —our menu will prompt you through your choice(s) **or**
- Visit us online: www.randashautomt.com

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 406-522-9900 or go to www.randashautomt.com

Who we are

Who is providing this notice?

Randash Auto Center, Inc., Randash Auto, Inc., Credit Care Financial, Inc. & Champion Auto Finance, Inc.

What we do

How does Randash Auto & Affiliates 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 Randash Auto & Affiliates collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or give us your contact information
- Pay us by check or provide employment information
- Show us your government-issued ID

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 about your creditworthiness
- 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Randash Auto Center, Inc., Randash Auto, Inc., Credit Care Financial, Inc., and Champion Auto Finance, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Randash Auto Center, Randash Auto, Credit Care Financial and Champion Auto Finance do 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.

- *Our joint marketing partners include finance companies and lease-to-own retailers.*

Other important information