

Who are we

| | |
|------------------------------|-------------------|
| Who is providing this notice | Road Auto Finance |
|------------------------------|-------------------|

What we do

| | |
|--|--|
| How does Road Auto Finance 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 Road Auto Finance collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay on your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| 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 | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Southern Motors Honda • Southern Motors Acura • Springfield Chrysler Auto Mart |
| Nonaffiliates | Road Auto Finance does not share with nonaffiliates so they can market to you. |
| Joint marketing | Road Auto Finance doesn't jointly market. |

Other important information

| | |
|--------------|---|
| FACTS | WHAT DOES ROAD AUTO FINANCE 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 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 Road Auto Finance Company chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Road Auto Finance 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 | No | Yes |
| For joint marketing with other financial companies | No | Yes |
| For our affiliates' everyday business purposes—information about your transactions and experiences | No | Yes |
| 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 | Yes |

| | |
|-----------------------------|---|
| To limit our sharing | <p>Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call (912) 234-8066 |

| Mail-in Form | | | |
|--|--|---|--|
| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p> | <p>Mark any and/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> | <p>Mail To: ROAD AUTO FINANCE 7014 Aberorn St. Savannah, GA 31406</p> | |
| | Name | | |
| | Address | | |
| | Reference # | | |