

<h1>FACTS</h1>	WHAT DOES NEW HORIZONS FINANCE COMPANY, ATLANTIC FINANCE COMPANY AND SUNRISE AUTOMOTIVE FINANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product of service you have with us. The information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Social Security number and income <li style="display: inline-block; width: 45%;">• address <li style="display: inline-block; width: 45%;">• account balance and payment history <li style="display: inline-block; width: 45%;">• contact information <li style="display: inline-block; width: 45%;">• credit history and employment information <li style="display: inline-block; width: 45%;">• credit scores
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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 New Horizons Finance Company, Atlantic Finance Company, and Sunrise Automotive Finance Company chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does New Horizons Finance, Atlantic Finance and Sunrise Automotive 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	Yes	No
For joint marketing with other financial companies	No	We don’t share
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	<ul style="list-style-type: none"> • Call 904-693-0544 • Mail the form below or email the form to support@wefinanceautos.net • Visit us online: http://www.carsandcreditjax.com/contact-us <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (904) 693-0544 or email support@wefinanceautos.net
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Mail in Form							
<p>[If you have a joint account, your choices 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/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> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 40%;">Name</td> <td style="height: 20px;"></td> </tr> <tr> <td style="background-color: #ccc;"> </td> <td style="height: 20px;"></td> </tr> <tr> <td>Last six digits of vehicle Vin Number</td> <td style="height: 20px;"></td> </tr> </table>	Name				Last six digits of vehicle Vin Number	
Name							
Last six digits of vehicle Vin Number							
Mail to:	New Horizons Finance Company PO Box 441795 Jacksonville, FL 32222						

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

New Horizons Finance Company Inc., Atlantic Finance Company, Inc., and Sunrise Automotive Finance Company, Inc.

What we do**How does New Horizons Finance Company, Atlantic Finance Company, and Sunrise Automotive Finance Company 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 New Horizons Finance Company, Atlantic Finance Company, and Sunrise Automotive Finance Company collect my personal information?

We collect your personal information, for example, when you:

- apply for financing
- give us your income information or provide employment information
- provide account information or give us your contact information
- make a payment
- show your driver's license
- use your credit or debit card

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 right to limit sharing.

Definitions**Affiliates**

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

- 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.

Nonaffiliates

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

- New Horizons Finance Company, Atlantic Finance Company and Sunrise Automotive Finance Company 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.

- New Horizons Finance Company, Atlantic Finance Company, and Sunrise Automotive Finance Company don't jointly market.

Other important information

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Privacy Policy can be viewed online at: <http://www.carsandcreditjax.com/our-finance-companies>