

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

SMART Financial Operations, LLC

What we do**How does SMART Financial Operations 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 SMART Financial Operations collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or use your credit or debit card
- give us your contact information or show your government-issued ID
- provide account information

We also collect your personal information from 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. See below for more on your rights under state law.

Definitions**Affiliates**

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

- *SMART Financial Operations does not share with our affiliates.*

Nonaffiliates

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

- *SMART Financial Operations does 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.

- *SMART Financial Operations doesn't jointly market.*