

# FACTS WHAT DOES THE BLUESKY COMPANIES 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
- income 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 the BlueSky Companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Bluesky Companies share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- 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 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 toll-free 1-800-715-0975

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## Mail-In Form

Mark any/all you want to limit:

- 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 to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: The Bluesky Companies, Inc. 5000 Executive Parkway Suite 275 San Ramon, CA 94583
Address		
City, State, Zip		

Who we are	
Who is providing this notice?	The Bluesky Companies, Inc., including its subsidiaries, Bluesky Marketing Group, Inc., Bluesky Financial Services, Inc., and all related websites including <a href="http://www.blueskyautofinance.com">www.blueskyautofinance.com</a> , <a href="http://www.bkcarfinance.com">www.bkcarfinance.com</a> , <a href="http://www.carlotloans.com">www.carlotloans.com</a> , <a href="http://www.carloaniq.com">www.carloaniq.com</a> and <a href="http://www.refipayment.com">www.refipayment.com</a> .
What we do	
How does the Bluesky Companies, Inc. 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 the Bluesky Companies, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for financing or give us your contact information</li> <li>■ Give us your income information or employment history</li> <li>■ Provide employment information</li> </ul> <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"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies with a "Bluesky" name; financial companies, such as Bluesky Financial Services, Inc.; and nonfinancial companies, such as Bluesky Marketing Group, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include financial service providers, motor vehicle manufacturers, motor vehicle dealers, insurance companies, aftermarket product providers, direct marketers, and retailers.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>The Bluesky Companies doesn't jointly market.</i></li> </ul>
Other important information	
<p><b>CALIFORNIA AND VERMONT RESIDENTS:</b> We do not share information we collect about you with nonaffiliates for purposes other than our everyday business purposes.</p> <p><b>VERMONT RESIDENTS ONLY:</b> We do not share information we collect about you with our affiliates for purposes other than marketing.</p>	