

FACTS

WHAT DOES ARK FINANCIAL 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 income
- account balances and payment history
- credit history and credit score

When you are *no longer* our customer, we will continue to share your information as described in this notice.

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 Ark Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ark Financial 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	We don't share
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	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

To contact us about limiting how your data is shared call 480-360-1001 or go to <https://arkauto.com>

Who we are	
Who is providing this notice?	Ark Financial LLC, Ark Auto Solutions LLC, and Ark Funding LLC
What we do	
How does Ark Financial protect my personal information?	<p>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.</p> <p>We authorize our employees to get your information only when they need it to do their work, and some information is limited to executives.</p>
How does Ark Financial collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Provide income information or employment information ■ Make loan payments or provide contact or bank information ■ Obtain an auto loan that is sold to Ark Financial
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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Ark Financial LLC, Ark Auto Solutions LLC, and Ark Funding LLC are affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates may include companies such as auto dealers. Except as specified above, Ark Financial does not share with nonaffiliates.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Ark Financial does not jointly market.</i>

SMS Communication Policy Terms and Conditions

By providing us with your mobile number and opting-in, you give Ark Financial permission to send you account-related text messages, like payment reminders and notifications, in conjunction with the services you have requested. Message frequency may vary by account. Message and data rates may apply. To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you. To request support, text HELP to any text message we send you or email us at info@arkauto.com. If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages. Wireless carriers are not liable for undelivered or delayed messages. SMS Disclosure: please note that, subject to end-user opt-in, Ark Financial will periodically send SMS for account notification purposes and customer care notifications. Msg volume may vary. Text HELP for more assistance. Text STOP to unsubscribe. Msg & Data Rates May Apply. Carriers are not liable for delayed or undelivered messages.

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.

Information Sharing: We do not sell, trade, or otherwise transfer your personal information to third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. **California Residents:** California state law requires businesses to obtain your consent prior to sharing information about you with nonaffiliated third parties. Except as permitted by law, we will not share information we collect about you with nonaffiliated third parties while you are a resident of California.