

**FACTS** **WHAT DOES STEWARD FINANCIAL SERVICES, LLC ("SFS") 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 scores

When you are *no longer* our customer, we 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 SFS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SFS 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>	No	We don't share
<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	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?** Call toll free at 1-877-448-3499 or go to [www.stewardfs.com](http://www.stewardfs.com)

Who we are	
Who is providing this notice?	Steward Financial Services, LLC

What we do	
How does SFS 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 SFS collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>- Give us your contact information</li> <li>- Apply for financing or apply for a lease</li> <li>- Pay your bills or provide account information</li> </ul> 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: <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>- Our affiliates include companies within the Holman Automotive Group, Inc. and their divisions and subsidiaries, HT Automotive, LLC, Automotive Rentals, Inc and its subsidiaries, Auto Truck Group, LLC, Holman Parts Distribution, Inc., Holman Automotive, Inc. and their divisions and subsidiaries, Margate Lincoln, Inc., Pompano Ford Lincoln, Inc., and South Florida Financial Services, LLC.</li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>- <i>SFS doesn't share with non-affiliates</i></li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>SFS doesn't jointly market</i></li> </ul>