

# Our Privacy Disclosure Policy

*Keeping personal information private helps protect you from identity theft and financial loss.*

Recently there has been a lot of talk concerning the privacy of consumer financial information. We have never shared non-public personal information and we will continue to protect your privacy.

## Your Responsibilities

- Don't provide account numbers or personal information unless required — including home phone, driver's license, credit card, credit union or bank account, and especially your Social Security number.
- Tear up or shred discarded papers that include an account number.
- Use your credit card only on secure Internet sites and with reputable retailers.

## Our Responsibilities

- We do not disclose your non-public personal information other than to nonaffiliated third parties as permitted by law (for example, to reputable credit reporting bureaus).
- We only ask for information that we truly need to complete a transaction or maintain a business relationship with you.
- We use this information to protect and administer your records, accounts and funds.

## Types of Information That We Collect

### Identifying Information:

- name and address
- social security number
- information from consumer reports such as consumer's creditworthiness and credit history.

### Application Information:

- assets and income

### Transaction Information:

- account balance
- payment history
- parties to the transaction
- credit card usage

## What We Do To Protect the Confidentiality and Integrity on Non-Public Personal Information

We restrict employee access to personal information to a "need to know" basis. Only employees who legitimately require your personal data to complete a business transaction will ever see it. We strictly enforce procedures that prevent unauthorized access to your data. We require all organizations to which we provide data as permitted by law to have similar privacy safeguards, to further ensure your confidentiality.

*If you ever have questions or concerns about the integrity of your account information, please contact us.*

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