

Our Privacy Disclosure Policy

We Respect Your Privacy

Privacy is fundamental to the American way of life. When you provide personal information in order to process your transaction, you fully expect your data to be used only for its intended purpose and to be kept confidential.

We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal.

In short, we work hard to earn your confidence and preserve your trust.

We value your business and hope you will remain with us for many years to come. If you ever have questions or concerns about the integrity of your account information-or any other aspect of our business operations-please don't hesitate to telephone or come in to talk to our staff.

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

Categories Of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

Categories Of Information That We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Disclosure As Permitted By Law

We may disclose any of the personal financial information we collect, as described above to the following types of companies:

- Financial institutions with which we have joint marketing agreements
- Non-financial companies that perform marketing and other services on our behalf, such as data processors

For your protection we require these companies keep such personal information secure and confidential.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect against unauthorized access to your personal financial information. We periodically upgrade these safeguards.