

# PRIVACY POLICY

This Financial Privacy Disclosure outlines what nonpublic personal information we collect, how we share nonpublic personal information, and how we protect nonpublic personal information.

## I. COLLECTION OF INFORMATION

**We collect nonpublic personal information about consumers and customers from the following sources:**

- Information we receive on applications or on other forms
- Information we receive about transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies
- Information we receive from “cookies” (*cookies are small pieces of information our web site stores on a visitor’s web browser to remind the site about the visitor the next time they visit the site*)

## II. SHARING OF INFORMATION

**We do not disclose any nonpublic personal information about consumers, customers, and/or former customers except as permitted by law.**

## III. POLICIES AND PROCEDURES TO PROTECT INFORMATION

**We restrict access to nonpublic personal information about you to those employees or servicers who need to know the information to provide products or services to you.**

- Third party servicers we hire must agree to safeguard our confidential information about you and must comply with applicable laws.
- Financial institutions with which we have a joint marketing contract must agree to safeguard our confidential information about you and must comply with applicable laws.
- We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to protect nonpublic information.

## IV. CONFIDENTIALITY OF SOCIAL SECURITY NUMBERS

**We maintain procedural safeguards that comply with state regulations that:**

- Protect the confidentiality of Social Security Numbers
- Prohibit unlawful disclosure of Social Security Numbers
- Limit access to Social Security Numbers