



We would like to explain our policy regarding any personal information you may provide to us when you visit this site. Our goal is to protect any information you provide through the internet in the same way we protect it when you provide it in other ways (such as in our offices or over the telephone).

Our Internet Privacy Policy

1. You can visit this site and find out about our products and services without giving us any information about yourself.
2. If you choose to provide personal information, we will maintain it according to our usual privacy policy, which is provided below.

RECOGNITION OF A CUSTOMER'S EXPECTATION OF PRIVACY

Your privacy is important to us. Our policy is to recognize and respect our customers' expectation that their personal and financial information will be kept confidential.

USE, COLLECTION, AND RETENTION OF CUSTOMER INFORMATION

We collect, retain, and use information about individual customers only when and to the extent we believe the information would be useful (and allowed by law) to administer our business and provide products, services, and other opportunities to our customers.

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

- Information we receive from you on applications or other forms; and
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

There are some cases in which we gather information to comply with laws and regulations governing our industry. For example, we are required by federal regulations to obtain a tax identification number (generally a social security number) for some of our loans, so that we can report interest you have paid.

We use some of the data we collect to maintain the security of your account(s) and to protect the privacy of your financial information, we must be able to positively identify you and your products and services to prevent access by unauthorized individuals.

MAINTENANCE OF ACCURATE INFORMATION

We will attempt to keep customer files complete, up-to-date, and accurate in accordance with reasonable commercial standards. We will quickly respond to any request that we correct inaccurate information. We will take prompt action to make the appropriate corrections and to notify anyone with whom we may have shared inaccurate information.

LIMITING EMPLOYEE ACCESS TO INFORMATION

We limit employee access to personally identifiable information to those employees with a business reason for knowing the information. We regularly educate our employees so they understand the importance of confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We will take appropriate disciplinary measures to enforce our employees' privacy responsibilities.

SHARING CUSTOMER INFORMATION

We do not disclose any nonpublic personal information about customers or former customers to anyone, except as permitted by law. For example, we may be required to share your financial information with parties named in a lawsuit or administrative action when served with a subpoena or court order and with federal or state regulatory authorities, such as banking examiners or the Internal Revenue Service, as authorized by federal or state law. Consistent with the practice of other institutions, we also share information about you and your loan(s) with us with reputable credit reporting agencies as authorized under federal law and with others who may receive certain information from us under particular circumstances, but only as lawfully permitted or required.

PROTECTION OF INFORMATION

We are committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects your information from being accessed by third parties. We maintain and grant access to customer information only in accordance with our internal security standards.

Whether you decide to withdraw or consummate your application, we will continue to follow the privacy policies described in this notice.