

PRIVACY AND SECURITY STATEMENT

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate nonpublic, personal financial information from you and from other sources about your income, assets, and credit history, in order that we can make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from consumer reporting agencies.

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