

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

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

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

3. We may share all the information that we collect, as described above, with our affiliates. By sharing this information, we can better serve your financial needs. If you do not wish for us to share this information with our affiliates you may contact us.

4. 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 in order to guard your nonpublic personal information.