



Privacy Policy - Website Version

Information Only – No Response Necessary

Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use “nonpublic personal information” in order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our Privacy Policy.

What Information We Collect and From Whom We Collect It

We may 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;
- Information we receive from non-affiliated third parties, including consumer reporting agencies;
- Information we derive from your connection to this web site through an Internet “cookie” (an information collecting device) or otherwise, such as your Internet browser, domain name and referring link; and
- Information we receive from you voluntarily, such as your e-mail address and any information contained in your e-mail messages.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you.

What Information We Disclose and To Whom We Disclose It

We do not disclose any nonpublic personal information about you to either our affiliates or non-affiliates without your express consent, except as permitted by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf and to other financial institutions with which we have joint marketing agreements.

Our Security Procedures

We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

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