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## **NOTICE OF PRIVACY PRACTICES**

The Gramm-Leach-Bliley (GLB) Act deals in part with how financial institutions treat nonpublic personal financial information. In compliance with that act we provide you with the following explanation of our privacy practices. As part of our business, we collect certain “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

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

We restrict access to nonpublic personal information about you to those individuals who need to know that information in order to provide our services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.