



This notice provides information to you, our customer, about how we will collect, disclose, and protect personal information we obtain about you in the course of our business together.

We collect nonpublic personal information about you from you and from other sources, including the following sources:

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

We restrict access to personal information we have 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 to guard your personal information.

We do not disclose any personal information we have about our customers or former customers to anyone, including nonaffiliated third parties, except as permitted by law.

We reserve the right to change our privacy policy and this privacy notice from time to time without prior notice to you, unless prior notice is required by law. If you have a continuing customer relationship with us, we will provide you with our current privacy notice not less than annually as required by law.

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