

This policy is effective as of January 1, 2009.

Lender Name:

Privacy Policy Keeping Your Information Safe and Secure

Highlights of Our Commitment To You

- We do not sell customer information to third parties.
- We do not share customer information with outside parties who may wish to market their products to you.
- We safeguard your customer information carefully.
- We are committed to protecting your customer information in every transaction, at every level of our organization.
- We are committed to helping you protect your privacy every day.

This document includes the Privacy Policy, which describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you.

How We Protect and Use Customer Information

1. We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose.

- We limit employee access to customer information to those who have a business reason to know.
- Employees are required to honor our code of conduct, which includes standards to protect customer confidentiality.
- We maintain policies and procedures covering the proper physical security of workplaces and records.
- Our physical, electronic, and procedural safeguards meet or exceed federal standards regarding the protection of customer information.
- We require contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.

2. We collect and maintain customer information as part of servicing your account and your customer relationship. In the course of serving you, we collect information about you from a variety of sources, such as:

- Information you provide to us on applications or forms, such as your income and accounts with others;
- Information we receive from an outside company, such as a credit bureau, regarding your credit history or employment status; or
- Information about your transactions or experiences with companies affiliated with us.

3. The customer information we collect is used to service your accounts and meet your financial needs. Information may be used internally, as well as with authorized third parties (described in section 4), for a number of purposes, such as:

- To protect your accounts from unauthorized access or identity theft.
- To process your requests such as loan applications.
- To service your accounts by issuing checks and account statements.
- To keep you informed about financial services of interest to you.

4. We do not share customer information with outside parties who may wish to market their products to you. We may disclose the information we collect with nonaffiliated third parties that are acting on our behalf, or as permitted or required by law, including:

- Companies that perform support services for us, such as data processors, technical systems consultants, or check printers.
- Companies that help us market products and services to you, conduct surveys or provide marketing research.
- Government entities, courts or other entities (in response to subpoenas and other legal processes), or those with whom you have requested us to share information.

- Important Notice about Credit Reporting:

We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

5. Within our organization we share information so that we can work together to serve you. We may disclose all of the information we collect, as described above, including:

- Our administrative and service units which, for example, service your accounts or prepare your account statements.
- Affiliated companies which provide financial and other services. These include consumer bankers, mortgage lenders, consumer lenders, securities broker-dealers, insurance agencies, and real estate brokerage companies.

By law, information that helps us identify you or is derived from your transactions and experiences with us may be shared among affiliated companies (a) for purposes other than direct marketing, and (b) unless you instruct us otherwise, for direct marketing purposes. You can instruct us not to share other personal financial information about you with other affiliated companies. In addition, if you select that option, we will not share any information about you with our affiliates for direct marketing purposes. Indicate your preference on the attached "You Have Choices" response form and return it to us at any time.

- Vermont Residents - We will not share personal financial information about you other than transaction and experience information with other affiliated companies for any purpose in accordance with Vermont law, nor will we share any personal financial information about you with other affiliated companies for marketing purposes.

6. Important contact information for current customers.

As a customer, please note that if you choose not to receive solicitations by mail or any other channel, you may continue to receive marketing information about our products or services in regular account mailings and statements, or when you visit us online. You may also receive survey calls. For consumer accounts, Do Not Call preferences are effective as long as you are an active customer or a minimum of 5 years. Do not Mail preferences are effective for 3 years.

7. Trust Accounts, State Laws.

Trust accounts, for which we or our affiliates are the trustee, are protected under special rules of confidentiality and trust account information is not shared for marketing purposes without specific consent. Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.

You Have Choices

We do not sell customer information or share it with outside parties who may wish to market their products to you.

How to Communicate Your Preference To Us

- Call us at 1-866-599-9159
- Mail this response form to:
Operations Center, MAC #N9777-111, P.O. Box 5277, Sioux Falls, SD 57117-5277

Your Choices

We may share information about you within our affiliated companies. However, you may instruct us not to share certain personal financial information as described in section 5.

Do not share personal financial information about me other than my own transaction and experience information for any purpose and do not share any information about me for marketing purposes among affiliated companies. If you are satisfied with the current level of information you receive from us, you do not need to change your solicitation preferences at this time. You may change your instructions at any time in the future. If you choose not to hear from us, you may not be notified about new services with us that may benefit you.

Please do not contact me for marketing purposes by:

- Telephone - Effective while an active customer or a minimum of five years
- Mail - Effective for three years

Please provide the information below only if you have indicated a privacy preference.

(please print) Date _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone Number _____

Your preference will apply to all consumer accounts linked to your Social Security Number. For joint accounts, any account holder may express a privacy preference on behalf of the other joint account holders.

Tips to Help You Protect Your Customer Information

- Carry only necessary information with you. Leave your social security card and unused credits cards at home in a safe and secure location.
- Make photocopies of vital information you carry regularly and store them in a secure place, such as a safety deposit box.
- Do not provide your Social Security number unless absolutely necessary.
- Shred documents containing personal or financial information before discarding. Many fraud and identity theft events occur as a result of mail and garbage theft.
- Place outgoing mail in a U.S. Postal Service mailbox to reduce the chance of mail theft.
- Promptly retrieve incoming mail to limit the opportunity for theft.

Assistance to Victims of Identity Theft

Contact us immediately if you suspect that someone has had unauthorized access to your account, or access to your personal identifying information such as your Social Security Number or credit card information. Call us at 1-800-869-3557 and we will take action to protect you.

In addition, you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC). To speak with a trained FTC telephone counselor, call toll-free at 1-877-IDTHEFT (1-877-438-4338). Or to enter information about your complaint into a secure FTC online database, sign onto www.ftc.gov/idtheft. The site also provides links to numerous consumer education materials.

Reduce the Number of Unsolicited Credit Offers You May Receive From Outside Sources

Contact the National Consumer Credit Reporting Agencies at 1-888-567-8688 (1-888-5-OPTOUT) or visit www.optoutprescreen.com for details. Financial institutions and other companies provide information to the Credit Bureaus for credit verification, fraud control purposes, and prevention of identity theft. You may direct these agencies not to sell or share this information about you for marketing purposes.

You must register your own name and address with these organizations, because they cannot process any requests from us. Be sure to include any variations of your name, address and other information that have appeared in mailings or telephone calls that you have received.