

Privacy Notice

The U.S. federal government and certain state governments have taken steps to assure the protection of nonpublic personal information that companies obtain from their customers. Protecting your privacy is important to us. We want you to understand what information we collect, how we use it and the steps we take to protect that information. We have recently updated our policies regarding these matters as follows:

Information We Collect

We collect nonpublic personal information about you, our clients, on the forms we receive from you and in connection with the transactions you conduct with us. This information may include, among other things, your first and last name, address, e-mail address, telephone number, social security number, bank or credit union account information, and other information that permits us to contact you either electronically or by other means, to maintain and store this information through the use of these identifying items, and to perform financial transactions for you.

When you visit our website, we may also collect technical and navigational information. This may include information that your web browser provides whenever you visit a website. This information may include your browser type, browser language, Internet Protocol address, and the date and time of your visit. We analyze this information to improve our Website's design and functionality.

If you use the Online Services part of our website, you will be taken to a website that is operated by our third party service provider, Fidelity Information Services ("Fidelity"). Although Fidelity is solely responsible for the operation of this site, we require Fidelity to maintain the privacy of your nonpublic personal information consistent with this policy.

We may also have links on this website to sites operated by others. We provide these links because you may be interested in the information available at these sites. These sites, however, are not affiliated with our website and we are not responsible for their information practices. If you choose to visit one of these sites, we encourage you to review the site's privacy policy to learn about its privacy practices.

Information We Disclose

We do not disclose any nonpublic personal information about our investors or former investors to anyone outside of our organization, except as permitted or required by law. For example, nonpublic personal information may be disclosed to third parties providing essential services to us who have contracted to maintain the confidentiality and security of the information; to law enforcement personnel pursuant to proper authority; to enforce our contract or property rights; or to protect ourselves or others from fraudulent or other illegal conduct. Information we collect may also be transferred in connection with any merger or acquisition of our organization or that part of our organization to which the information relates.

Confidentiality and Security

Furthermore, we limit access to nonpublic personal information about our investors and former investors to those employees who need to know that information to perform their job responsibilities. We maintain physical, electronic, and procedural safeguards to guard the nonpublic personal information of our investors and former investors. We also require third parties who provide services to us to use similar protections to safeguard your information.

Use of Site

If you are under 18, you may view this site, but please do not submit any personal information.

Changes to our Privacy Policy

Our business and the laws that regulate us change from time to time, and we reserve the right to change this policy. If we do change this policy, we will post the revised version on this site. If you are a current investor or loan customer, we will also mail a copy of our new policy to you. Your use of this website will constitute your acceptance of the privacy policy in effect at that time. If we propose to change our policy in a way that would permit us to make additional uses of information that we had previously collected about you, we will provide you with a meaningful way to opt out of those additional uses.

EFFECTIVE DATE: April 15, 2011