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CUSTOMER COMPLAINT POLICY:

It is the policy of our company to respond to customer complaints, disputes and issues immediately, to take each complaint seriously, to investigate each complaint however small it is – immediately and to take remedial actions swiftly.

As soon as a complaint is received, it is documented and is logged into a special log. The complaint is sent directly to the Customer Complaint Officer or his designate, in order to take action.

All complaints and records of complaints are kept in a special complaints binder along with all the Customer Complaint Officer's Quality Control Files and other written policies so employees can easily access them and use them to provide better customer service. Reports on complaints are reviewed during the Customer Complaint Officer's meetings with our Board. We are focused on providing financial products and services to all customers in compliance with all Federal and State regulatory policies including but not limited to consumer protection, fair lending and civil rights laws. For more information, contact us at the number on the Home Page.

PRIVACY POLICY:

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. Before or at the time of collecting personal information, we will identify the purposes for which information is being collected.

- We will collect and use of personal information solely with the objective of fulfilling those purposes specified by us and for other compatible purposes, unless we obtain the consent of the individual concerned or as required by law.
- We will only retain personal information as long as necessary for the fulfillment of those purposes.
- We will collect personal information by lawful and fair means and, where appropriate, with the knowledge or consent of the individual concerned.
- Personal data should be relevant to the purposes for which it is to be used, and, to the extent necessary for those purposes, should be accurate, complete, and up-to-date.
- We will protect personal information by reasonable security safeguards against loss or theft, as well as unauthorized access, disclosure, copying, use or modification.
- We will make readily available to customers information about our policies and practices relating to the management of personal information.

We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.

This short outline included important aspects of our privacy policy. To review our entire privacy policy, email us at the "**Contact Us**" email on this web site.