



PRIVACY NOTICE

All providers of loan services are required by law to inform their clients of their policies regarding privacy of client information.

TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT

We collect nonpublic personal information about you that is provided to us by you or obtained with your authorization.

PARTIES TO WHOM WE DISCLOSE INFORMATION

For current and former loan recipients we do not disclose any nonpublic personal information obtained in the course of our loan activities except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER BORROWER'S INFORMATION

We retain records relating to loan services that we provide so that we are better able to assist you with your borrowing needs. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our internal standards.

Jewish Free Loan Association collects nonpublic personal information about you, the borrower, from the following sources:

- Information we receive from you on and in connection with loan applications, and government issued personal identification.
- Information we receive from your guarantor(s).
- Information we receive about your transactions with us or others.
- Information we receive from a credit reporting agency, if needed.

We restrict access to your personal information to those who need to know that information to process the loan application and collect loan payments. We maintain procedural, physical, and electronic safeguards that comply with federal standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you to anyone, except as required or permitted by law.

We will continue to adhere to the privacy policies and practices as described in this notice even after the time you satisfy your loan obligation to us.

Your privacy and the ability to provide you with quality loan services are very important to us. We want to assure you that your personal information is protected. Please keep this information in your records. If you have any questions or concerns, please contact us.