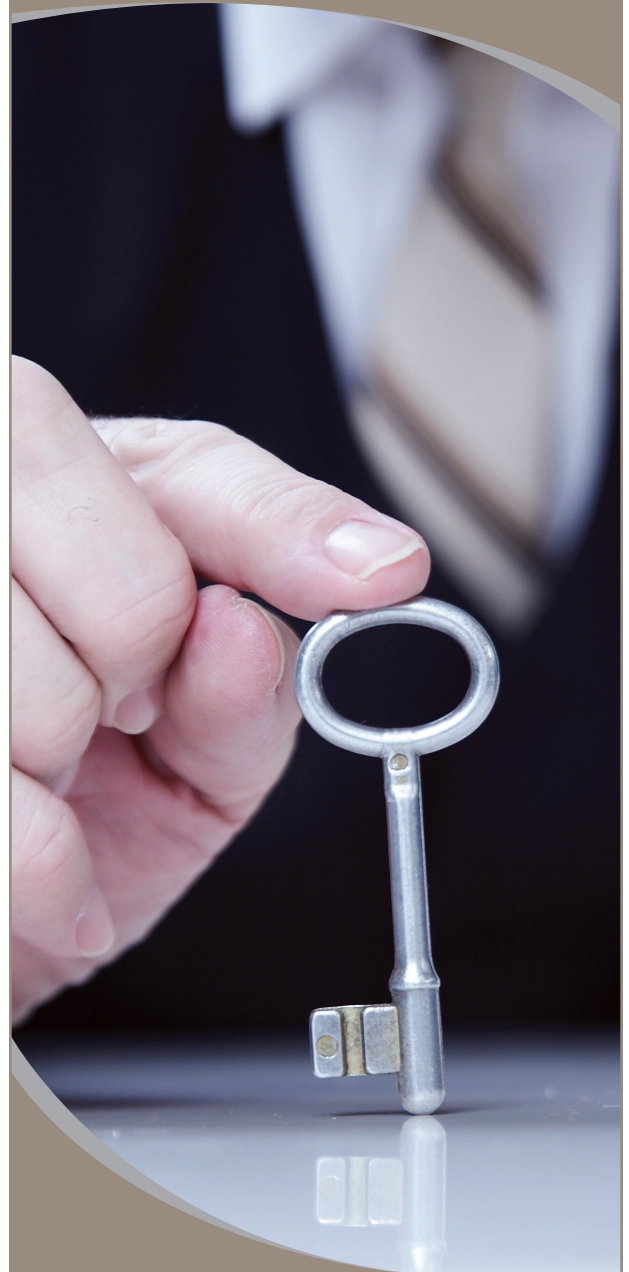


Our Privacy Policy

This brochure contains general tax information for taxpayers. As each tax situation may be different, do not rely upon this information as your sole source of authority. Please seek professional advice for all tax situations.

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Effective July 1, 2001, the Federal Trade Commission began requiring all tax professionals and financial planners to advise their clients about their privacy policies and not share nonpublic information with third parties without their clients' permission.

It is our policy to keep your personal and business information confidential to the extent permitted under law.

Our Privacy Policy

We collect nonpublic personal information about you from the following sources:

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

We do not disclose any nonpublic personal information about our consumers or former customers to anyone, except as permitted by law or with your permission.

We restrict access to nonpublic personal information 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 nonpublic personal information.

If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

If you have any questions about our Privacy Policy, please contact us.