

We recognize that you expect us to protect the information you provide us and use it responsibly. We collect nonpublic personal information about you from the following sources.

- **Applications or other forms you complete** such as your employment information, assets, and other such information;
- **Transactions with us, our affiliates, or others** such as your payment history or your account balances;
- **Consumer reporting agencies** such as the number of open credit accounts you have or information on delinquent credit accounts;
- **Other parties** such as work history obtained from an employer; and
- **Individually identifiable health information** such as your medical history.

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

We may disclose nonpublic personal information about you to non-affiliated third parties as permitted by law. In general, our disclosures are to parties, which provide services for us, so that we may more efficiently process the transactions and services you request. We may also disclose any information collected (other than medical information) to parties with which we have an agreement to jointly offer or sponsor products or services. Our agreements with those parties require them to use your information responsibly and limit their ability to share this information with other parties.

We do not share, internally or externally, personally identifiable medical information for any purpose except to process transactions or to provide services you have requested.

We have security practices and procedures in place to prevent unauthorized access to your information. Our practices of safeguarding your information help protect against the criminal use of your information.

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 standards to guard your nonpublic personal information.