

Family Financial Education Foundation CUSTOMER INFORMATION PRIVACY POLICY

Our Policy:

Family Financial Education Foundation's (FFEF) policy is that your personal and financial information is confidential and should not be disclosed outside our Company, except where such information is required by law to be disclosed or where disclosure is necessary and appropriate to complete transactions you have requested, authorized, and/or instructed us to do on your behalf. We do not rent or sell your personal financial information with any outside marketer. We maintain security practices and procedures designed to ensure the security, integrity, and confidentiality of your personal information.

Information FFEF Collects:

In the normal course of doing business, FFEF may collect nonpublic personal and financial information about you from the following sources:

- Information FFEF receives from you on applications and other forms as well as through face-to-face conversations, phone calls, faxes and e-mails;
- Information about your transactions with FFEF, its affiliates, or others, and from consumer reporting agencies;
- Information we receive from your creditors.

Information FFEF Discloses:

FFEF may disclose all information that it collects from you including the following kinds of nonpublic personal information about you:

- Information FFEF receives from you on applications or other forms, such as name, address, social security number, and financial information;
- Information about your business relationship with FFEF, such as account balances with your obligors, payment history, method of payment, parties to transactions and other financial data; and
- Information FFEF receives from outside agencies, such as your credit history, credit rating, and worthiness.

Information We Share:

FFEF does not disclose any nonpublic personal information about you to anyone, other than that category of persons identified in this notice and except as permitted by law. We may disclose nonpublic personal information about you to your financial service provider creditors; such as banks, savings and loans, credit unions, mortgage bankers, finance companies, and credit card issuers.

Within Our Company:

We may share information within our Company to facilitate our employees being able to perform their required tasks to meet the objectives of the company. This information is subject to our confidentiality policy.

Outside Our Company:

We may share information with non-affiliated third parties that includes:

- Information required to complete transactions that you have requested; and
- Information permitted or required by law to be disclosed. For example, a transaction history reported to a credit reporting agency or information required to be given under subpoena from a government agency.

Protecting Your Privacy:

All of our employees are informed that your personal and financial information is confidential and should not be disclosed except on a need-to-know basis. Any employee violating these rules is subject to disciplinary action that may include termination of employment.

In those situations where information is shared, as outlined in the preceding sections of this pamphlet, we limit the information to that which is necessary and appropriate for the required purposes.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We do not share or sell your information outside of our company to third parties who want to sell you their products and/or services.

What You Can Do To Protect Your Information:

You have the right to instruct us not to share your private information with third parties with the limited exception of service providers, as required or permitted by law or to complete transactions you request.

We believe that our Company policy prohibits sharing information; however, even though it may not be required, we want to give you the opportunity to "opt-out" or instruct us not to share your information. If you would like to "opt-out" just clip, complete and return the "opt-out" form to us or you may reach us by telephone at (307) 789-2010.

OPT-OUT FORM

Except as required or permitted by law to complete transactions, I request for service providers to not share my private information with third parties outside of your company.

Name: _____

Client Number: _____

Address: _____

City, State, Zip: _____

Client's Signature: _____

Date: _____