

# PRIVACY STATEMENT

## BECAUSE YOUR TRUST IS SO IMPORTANT

At **CCS Loans, Inc.**, our mission is to meet the desires of our customers. As financial services professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. Our Privacy Policy provides standards for all **CCS Loans, Inc.** employees for collection, use, retention, and security of individual customer information.

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, **our** and **us** when used in this notice mean **CCS Loans, Inc.**.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us , such as :
  - Deposit account
  - Loan account
  - Safe deposit box

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

**CCS Loans, Inc.**  
**South Jordan, UTAH**  
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We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated** third party is a company that is not an affiliate of ours.

## THE INFORMATION THAT WE COLLECT

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

- Information we receive from you on an application or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

### **INFORMATION WE DISCLOSE ABOUT YOU**

**We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.**

### **THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL 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.

### **NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS**

**We do not disclose nonpublic personal information about former customers, except as permitted by law.**