



Freedom Financial Group-FFG

Privacy Policy for Individuals

1. *This policy is effective as of January 1, 2007.*

I. In this disclosure, you'll find details about our privacy policies and procedures, as well as the opportunity to choose how information about you may be shared.

A. We do not sell customer information to third parties.

B. We do not share customer information with outside parties who may wish to market their products to you. *You do not have to take any action or instruct us to keep your information confidential. We will protect your privacy automatically.*

C. Within the Freedom Financial Group-FFG company and partners, we safeguard your customer information carefully. *You have choices about how your information may be shared and used within Freedom Financial Group-FFG and their strategic partners.*

D. We are committed to protecting your customer information in every transaction, at every level of our organization. *For this purpose, we have designed procedures, standards and technology, to safeguard your personal information.*

You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way. We believe that protecting your privacy is an integral part of the customer service we provide to you. This is the reason why we do not share customer information with outside parties who may wish to market their products to you.

At Freedom Financial Group-FFG, we value your relationship, and we work diligently every day to honor the trust you place in us. Thank you for working with Freedom Financial Group-FFG.

HOW WE PROTECT AND USE CUSTOMER INFORMATION

1. We begin by safeguarding the security and integrity of customer information.

We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. For example:

We limit employee access to customer information to those who have a business reason to know this information. Employees are required to honor our code of conduct, which includes standards to protect customer confidentiality. They are subject to disciplinary action if they fail to do so.

We maintain policies and procedures covering the proper physical security of workplaces and records.

We require independent contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.

We use technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.

2. We collect and maintain customer information as part of servicing your account and your customer relationship.

In the course of serving you, we collect information about you from a variety of sources, such as:

Information you provide to us on applications or forms, such as your income and accounts with others

Information we receive from an outside company, such as a credit bureau, regarding your credit history or employment status

Information about your transactions or experiences with companies affiliated with Freedom Financial Group-FFG & Company

3. The customer information we collect is used to serve your accounts and meet your financial needs.

Information may be used among Freedom Financial Group-FFG and with authorized third parties (described in section 4), for a number of purposes, such as:

To protect your accounts from unauthorized access or identity theft

To process your requests such as loan applications, purchases, and ATM withdrawals

To service your accounts by issuing checks, ATM cards, and account statements

To keep you informed about financial services of interest to you

4. We do not share information with outside parties who may wish to market their products to you.

We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, including companies that perform support services for us, such as data processors, technical systems consultants and programmers, lending institutions, and TPA services.

There are other situations when we may disclose to third parties the customer information we collect as permitted or required by law. Third parties could include government entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.

5. Within the Freedom Financial Group team of strategic partners, we share information so

that we can work together to serve you. We may disclose all or some of the information we collect, as described above. Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states. However, you may instruct us NOT to share certain personal or financial information. You may notify us of your preference at any time.

This document applies to consumers who have, or have had, a customer relationship or an independent agent relationship with or have made an inquiry or application to one or more services or affiliation with Freedom Financial Group-FFG.

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.