
First State Financial Group, Inc.

15342 Hawthorne Blvd, Suite 214
Lawndale, Ca 90260

PRIVACY POLICY DISCLOSURE (Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Private Policy explains the following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Private Policy
- How we gather information.
- The types of information we share, why, and with whom.
- Opting out-how to instruct us not to share certain information about you or not to contact you.

Protecting the confidentiality of Customer Information:

We take our responsibility to protect the privacy of confidentiality of customer information very seriously. We maintain Physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but this must safeguard this information, and they may not use it for any other purposes.

Who does the Private Policy Cover:

We provide our Private Policy to customers when they conduct business with our company. If we change our private policies to permit us to share additional information about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Private Policy applies to call customers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms and other information that you provide to us, whether in writing, in person, by telephone, electronically or by any other means. This information may include your name, address, employment information, income and credit references;
- Your transaction with our affiliates other, or us. This information may include your account balances, payment history and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by laws. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud unauthorized transactions, claims, or other liability.
- To consumer reporting agencies.
- To respond to a subpoena or court order, judicial process or regulatory authorities.

- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operation unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also share information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above and under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you with our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income and credit references), your account transactions and experiences with us to do so. These companies are not allowed to use this information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance to purchase of a new car.

You may prohibit the sharing of application and third party credit-related information within our company or any third party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will apply to the other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Name

Name

Address

Address

City, State, Zip

City, State, Zip

Phone#

Phone#

Date

Date

Signature

Signature