



ALTUS FINANCIAL GROUP LLC
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OUR PRIVACY POLICY

Altus Financial Group LLC places the highest priority on safeguarding the financial information provided by our customers. We recognize the sensitive nature of your information and take every precaution to keep your information confidential. You have entrusted us with your information and have a right to expect that the information you provide will be accessible only to those who must know in order to serve your needs. You also have a right to expect that this information will only be used in an appropriate business manner.

What type of information do we collect?

We collect nonpublic information only to provide services requested by our customers or that is allowed by law. To provide our credit rating services, we collect the information detailed on our applications. We may also collect nonpublic information from third parties such as credit reporting agencies, other creditors, and lenders. This information is only used to handle a request for specific services. We do not collect information about you from third parties without a valid reason.

Where do we collect information about you?

We collect nonpublic information from the following sources:

- Information we receive from you on applications or other forms, including electronic and internet communications;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer or commercial credit reporting agency.

Periodically, we may obtain household demographic information from outside sources that may allow us to offer products you may find useful.

Why do we use this information?

The information we collect is used to only to perform services requested by you or by a firm with which you have a financial relationship.

Who has access to this information?

We restrict access to nonpublic information to those of our owners, officers, directors, employees, or agents (collectively, our "personnel") who need to know such to provide services to you or to otherwise perform their jobs. We have developed specific policies and procedures to make sure we do not disclose unauthorized information or use customer information inappropriately. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic information.

What type of information may we disclose?

We may disclose the information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, and employer.

To whom do we disclose this information?

We may disclose nonpublic information to our affiliates; financial services providers such as banks, insurance companies, commercial lenders, and securities firms; and companies that perform marketing services on our behalf. All companies to which we provide nonpublic information or that act on our behalf are contractually obligated to keep the information that we provide to them confidential, and to use it only to provide services we have asked them to perform for you or us. We may also disclose nonpublic information to nonaffiliated third parties as permitted or required by law.

We do not sell our customers' information to any one and do not share your information with nonaffiliated third parties for their independent use.

We will also provide information if:

- You request it;
- We are required by law to do so pursuant to a subpoena or other authorized governmental investigation or;
- You have been informed about the possibility of our disclosure of your name, address, and phone number for the purposes of marketing a product or service we believe would be useful to you.

We will not disclose nonpublic information about former customers for two years after they cease to be our customers, except as permitted by law, however, we may use this information in the same manner and to the same extent as we do with current customers.

How do we safeguard our customers' information?

We provide our personnel with specific policies and procedures for maintaining the confidentiality of your records, how and when the information may be used, how to handle external requests for information, and how to handle customer information when they have received a legal request.

If we use companies to provide transaction services for our customers, we provide only the information necessary to complete the transaction. In addition we obtain, in writing, their agreement to maintain this information solely for this purpose and according to these stated privacy policies.

Opt Out Right

We do not disclose nonpublic information about you to un-affiliated third parties other than disclosures permitted by law. If we change our policy in the future, we will provide you with the required opportunity to opt out prior to our disclosing your nonpublic personal information.

We truly value and respect your privacy and you can be assured we will continue to safeguard your information. Thank you for the trust you have placed in us.

Revised January 9, 2006