

Our Use of Personal Information

We use Personal Information provided by Site visitors to fulfill the purpose for which such information was provided, consistent with our Customer Notice (such as to open an account, apply for a loan, or process products, services, or transactions requested or authorized by you), to send you information we think may be of interest to you, evaluate your suitability for a job if you apply online through the Careers section of our Site, provide information to other groups within the Encompass Financial Group or as specifically disclosed at the time the information is requested.

We also may remove identifiers from Personal Information or aggregate that information to make it anonymous.

Disclosure of Personal Information

We may disclose Personal Information, as permitted by law, and: (1) consistent with our Customer Notice; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with valid legal process; (5) to protect our rights, privacy, safety or property; (6) to permit us to pursue available remedies or limit damages that we may sustain; and (7) to enforce our rights resulting from inappropriate use of the Site.

In the event there is a change in the corporate structure such as, but not limited to, merger, consolidation, sale, liquidation, or transfer of substantial assets, We may, in our sole discretion, transfer, sell or assign information collected on and through this Site, including without limitation, Personal Information concerning visitors, to one or more affiliated or unaffiliated third parties.

Customer Information Privacy Notice ("Customer Notice"):

- Explains how we collect and disclose customer information when you apply for or obtain financial products and services for personal, family, or household purposes from any of the Encompass Financial Group companies.
- Gives you choices. You may tell us your preferences about sharing customer information with other Encompass Financial Group companies. You may also tell us your preferences about receiving special pricing or other promotional offers from us.

We may supplement this Customer Notice to address special state law requirements not otherwise described. In the event of any conflict between the provisions of this Customer Notice and any supplement, the provisions of such supplement will apply to the extent applicable.

Confidentiality and Security

Protecting customer information has always been important to us. Access to customer information is limited to those persons who need to know that information. For example, access to customer information is needed to resolve questions or inquiries, for internal security or fraud control, to provide products or services, or to protect or enforce our rights.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard customer information.

Customer Information We Collect

We collect customer information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, income, and, in the case of applications for life or health insurance or medical-related debts, any required medical and health information.
- Information about your transactions or relationships with us, with other Encompass Financial Group companies or with third parties, such as information about your balances and payment history.
- Information we receive from consumer reporting agencies, such as your creditworthiness and credit history.