

Our Security Procedures

Lenders restricts access to nonpublic personal information about you to those employees whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. We employ security techniques designed to protect our customer data. We provide training and communications programs designed to educate employees about the meaning and requirements of our strict standards for data security and confidentiality.

Changes to this Privacy Policy

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices.

The companies of Lenders Loans, together with the trade names under which they do business, are listed below. Each of these companies values its relationship with you and appreciates the opportunity to bring you the finest products and services.

Hawk, Inc.
D/B/A
Lenders Loans
and

Lenders Loans, Inc. customer web site, sales, service and auctions, on line.

**HAWK, INC
DBA
LENDERS LOANS**

Privacy Policy

HAWK, INC DBA LENDERS LOANS

Privacy Policy

At Lenders the trust of our customers is a very valuable asset. Lenders safeguards that trust by keeping nonpublic personal information about customers in a secure environment and using that information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of nonpublic personal information we collect and the kind of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. In addition, you may have other privacy protections under some state laws. We will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you must fill out the form at the end of this brochure and mail it to us at the address shown on that form. Requests to opt out mailed or delivered to other addresses or delivered verbally or by telephone or by any other method may not be effective.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit cards issuers, finance companies and independent insurance agents that are not a part of the Lenders companies listed below. Their privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is Lenders privacy pledge to our customers:

Information We May Collect

Lenders Loans may collect nonpublic personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf) on applications and other forms, such as your name, address, telephone number, employer, and income;
- Information about your transactions with the companies of Lenders or other nonaffiliated parties, such as your name, address, telephone number, age, credit card usage, insurance coverage, transaction history, claims history and premiums;
- Information from consumer reporting agencies, public records and data collection agencies, such as your obligations with others and your creditworthiness; and
- Information from health care providers, such as doctors and hospitals to determine your past or present health condition. Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

Information We May Disclose and To Whom We May Disclose Information

The nonpublic personal information Lenders may collect as described above may be disclosed in order to deliver products and services to you, provide customer service or administer your account.

• Disclosures Permitted by law

Lenders may disclose all of the nonpublic personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services for us, such as protecting against fraud and maintaining software for us. We also may disclose information in response to requests from law enforcement agencies or State insurance authorities.

• **Disclosures to Nonaffiliated Third Parties**

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as other consumer lenders, mortgage lenders, retail credit sellers, and insurance companies.

Non-financial companies, such as retailers, direct marketers, airlines, and publishers.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

• **Disclosures for Joint Marketing and Servicing**

In addition, we may disclose all of the nonpublic personal information we collect as described above, with the exception of health information, to companies that perform marketing services on our behalf (for example, financial service providers, such as banks and credit card issuers, nonfinancial companies, such as direct marketers and mail houses and others, such as membership organizations) or to other financial institutions, such as banks and credit card issuers, with whom we have joint marketing agreements. We also may share such information among the companies of Lenders Loans to perform marketing services on our behalf or to offer you other Lenders products and services that we think may be of interest to you.

Information Regarding Former Customers

Lenders Loans does not disclose nonpublic personal information about former customers or customers with inactive accounts, except in accordance with this Privacy Policy.

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Instructions to Opt Out of Disclosures to Nonaffiliated Third Parties

To opt out of Hawk, Inc.'s right to disclose your nonpublic personal information to nonaffiliated third parties you must (1) sign this form, (2) print your name below your signature, (3) write your Social Security number below your name, and (4) mail this form to us at the following address:

Hawk, Inc D/B/A Lenders Loans
2201 Boundary Street, Carolina Cove Center - Suite 107
Beaufort, SC 29902

Your Signature

Print Your Name

Your Social Security Number

IMPORTANT NOTICE

Mailing or delivering this form to any address other than that shown on this form may be ineffective to exercise your right to opt out of disclosure of your nonpublic personal information.