

Herz Financial - Privacy Policy

Protecting your privacy is important to Herz Financial. We want you to understand what information we may gather and how we may share it. This Privacy Policy explains Herz Financial's collection, use, retention and security of information about you.

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 us, whether in writing, in person, by telephone, electronically, via the Internet or by any other means. This information may include your name, address, employment information, and income.
- your transactions with our affiliates or us.
- other third parties including public sources. This information may include real-estate records, street and e-mail addresses and telephone numbers.

Sharing Information Outside of Herz Financial

Herz Financial does not provide nonpublic information about you to any companies to market their products and services unless you authorize us to do so. Even when you do so, these companies are not allowed to use this information for purposes beyond your specific authorization.

In some situations, however, we are required to or we may provide all the information we gather about you to third parties outside of Herz Financial without your consent, as permitted by law, such as:

- to respond to judicial process, regulatory authorities or law enforcement agencies;
- in connection with a sale, merger, or transfer of all or a portion of a business;
- to protect against fraud, money laundering and other risks.

Your medical information

Herz Financial obtains medical information only in connection with specific products. We will not use or share personally identifiable medical information for any purpose other than the underwriting or administration of your policy or account, or as otherwise disclosed to you when the information is collected.

**PRIVACY POLICY**

You need not repeat your request if you have already notified us about your sharing preference.

If you have a joint account, a request by one party will apply to the entire account.

Our Security Practices and Information Accuracy

We also take steps to safeguard customer information. We restrict access to the personal and account information of our customers to those employees for whom such information is relevant to their responsibilities. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect customer information.

We also have internal controls to keep customer information as accurate and complete as we can. If you believe that any information about you is not accurate, please let us know.

Other

We will also comply with more restrictive state laws to the extent they apply.

This Privacy Policy applies to products and services provided by Herz Financial offices in the United States. We reserve the right to change this Privacy Policy, and any of the policies described above, at any time.

Questions? Please call 1-800-432-8086