

Internet Privacy and Security Statement

We recognize our obligation to keep information about you secure and confidential and we carefully manage this information to give you the best service with the most convenience. We keep all of this information secure because we value your trust and we will always handle information about you and your customers with care.

WE limit access to Customer information to those associates who need to know it so that they can provide products and services to you or to support those products and services.

WE are bound by a code of ethics that requires confidential treatment of Customer information and our associates are subject to disciplinary or legal actions if they fail to adhere to our strict standards.

WE maintain physical, procedural and electronic safeguards to protect all Customer information

WE are constantly assessing new technology to protect all of our data and information and to upgrade our system when it seems appropriate.

Keeping information for our members accurate and up to date is very important to us and making sure it stays accurate is our first priority. In order to do that we have provided you with access to information through the on-line and wireless technology. We will always respect your privacy using the most modern safeguards possible in order to hold all information confidential and secure. To protect that information, we have developed several innovative precautions in physical, electronic and procedural standards that are compliant with federal regulations.

WE encrypt all data to prevent interception by a third party.

WE employ the use of firewalls and routers.

WE password protect all accounts.

WE background check and drug test all employees who have access to any of your information.

To help maintain the protection we have in place for you, we need your help and we suggest the following steps:

- Don't give your ID or password to anyone.
- Remember to sign off when you complete a secure online transaction.
- Change your password regularly.
- Watch for the secure connection symbol Icon (Lock in the corner of your screen) before transmitting confidential information.

Under no circumstances do we offer or provide information to any companies for the purpose

of independent telemarketing or direct mail marketing. However, certain federal and state statutes may require us to disclose information about you. For instance, if you are involved in litigation with a third party, we may be ordered to provide information to a court or the other litigant. In this circumstance, only the specified information required by law, court order or subpoena will be dispersed.

We encourage you to notify us if you note incomplete or inaccurate information and we will promptly provide technical support. If at any time you feel that we have handled your customer information in a less than professional manner, please contact us and we will thoroughly investigate your concerns or complaints.