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When you register on our site, submit an application, request information, use or access systems, or fill out a form, as appropriate, you may be also asked to enter your: name, business name, email address, mailing address, fax number or phone number. You may, however, visit our site anonymously.

What do we use your information for? Any of the information we collect from you may be used in one of the following ways:

- To personalize your experience (your information helps us to better respond to your individual needs)
- To improve our website
- To process applications
- To administer a promotion, survey, or other site feature.
- To send periodic emails (the email address(es) you provide may be used to send you information and updates pertaining to your application, as well as notifications, newsletters, and future email campaigns) Note: If at any time you would like to unsubscribe from receiving future emails, we include unsubscribe instructions at the bottom of each email or you can contact us directly.

Do we use cookies? Yes, we may (Cookies are small files that a site or its service provider transfers to your computer hard drive

through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information.) We may use cookies to compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

Do we disclose any information to outside parties? We do not sell, trade or otherwise transfer to outside parties your personally identifiable information. This does not include affiliated companies or trusted third parties who assist us in operating our website, conducting our business, or processing your applications made through this website. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others rights, property, or safety. General, non-personally identifiable visitor information may also be provided to other parties for marketing, advertising or other uses.

Third party links. Occasionally, at our discretion, we may include or offer the products or services of an affiliated company or third party on our website. These affiliated company or third party sites may have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Children's Privacy. We do not intentionally collect any information from anyone under 18 years of age. This website and its application tools are all directed to people who are at least 18 years old or older. However, we cannot control who accesses our website. If a person under 18 years of age should access our website and provide personal information, we will remove all such information as soon as we are notified.

Online Privacy Policy Only. This online privacy policy applies only to information collected through our website and not to information collected offline.

Your Consent. By using our site, you acknowledge that you have read and consent to our web site privacy policy.

Changes to our Privacy Policy. We reserve the right to modify this policy in whole or in part at any time without prior notice. If we decide to change our privacy policy, we will update the Privacy Policy modification date below. You should periodically review the privacy policy to be aware of modifications. Your continued use of the site after modifications have been made constitutes your acceptance of those modifications.

Contacting Us. If there are any questions regarding this privacy policy, or if you would like to make changes or corrections to your personal information, you may contact us using the information provided on this website through a Contact Us or similar tab or link.

Policy Modification Date: March 19, 2018