

Smugglers' Notch Management Company, LTD

Financial Privacy Policy

Facts	What does Smugglers' Notch Management Company, Ltd do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: * Social Security number and income * Credit scores and payment history * Purchase history and account transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Smugglers' Notch Management Company, Ltd chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Smugglers' Notch Management Company, Ltd share?	Can you limit this sharing?	Included
For our everyday business purposes -- such as to process your transactions, maintain	Yes	No	
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No	Yes
For our affiliates' everyday business purposes -- information about your creditworthiness	Yes	No	Yes
For affiliates to market to you	Yes	No	Yes
For non-affiliates to market to you	Yes	No	
To Limit Our Sharing	Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		No
Questions?	Call Smugglers' Notch at 866-767-4386		No

Who we are**Can you limit this sharing?**

Who is providing this notice? Smugglers' Notch Management, Ltd

What we do**No**

How does Smugglers' Notch Management Company, Ltd protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Smugglers' Notch Management Company, Ltd collect my personal information?

We collect your personal information, for example, when you

- * Apply for financing or give us your income information
- * Provide account information or provide employment information
- * Give us your contact information
- * we also collect your information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- * Sharing for affiliates' everyday business purposes--information about your creditworthiness
- * affiliates from using your information to market to you
- * share for non-affiliates to market to you

State laws and individual companies may give you additional rights to

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

** Non-affiliates we may share with may include other developers, financial institutions and services companies, associations and exchanges, and other companies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

** Our joint marketing partners may include our developers, financial institutions, financial services companies, and other companies*

Other important information

VT: Accounts with a Vermont mailing addresses are automatically treated as if they have limited the sharing as described above. For joint marketing we will only disclose your name, contact information and information about your transactions.

CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with non-affiliates as described above. You may receive a separate notice regarding your rights and additional choices.