

**FACTS****WHAT DOES ALBERT CORPORATION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number, postal address, and email address</li> <li>■ Account and routing numbers</li> <li>■ Account balances and transaction data</li> </ul>
<b>How?</b>	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 Albert chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Albert share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Contact us at: <a href="mailto:support@albert.com">support@albert.com</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Visit <a href="http://www.albert.com">www.albert.com</a> or email <a href="mailto:privacy@albert.com">privacy@albert.com</a>

**Mail-in Form**

Mark any/all you want to limit:		
<input type="checkbox"/>	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/>	Do not allow your affiliates to use my personal information to market to me.	
<input type="checkbox"/>	Do not share my personal information with nonaffiliates to market their products and services to me.	
<b>Name</b>		<b>Mail to:</b>  Albert Corporation 340 S Lemon Ave. #4238 Walnut, CA 91789
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

## Who we are

### Who is providing this notice?

Albert companies that have Albert in the name, including Albert Corporation, Albert Insurance Services, LLC (“Albert Insurance”), Albert Securities, LLC, Albert Investments, LLC (“Albert Investments”), and Albert Cash, LLC (“Albert Cash”).

## What we do

### How does Albert 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 Albert collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your accounts
- Make a purchase or transaction
- Communicate with us about your account

We also collect your personal 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
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

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

- *Albert Insurance Services, LLC (“Albert Insurance”)*
- *Albert Securities, LLC*
- *Albert Investments, LLC (“Albert Investments”)*
- *Albert Cash, LLC (“Albert Cash”).*

### Nonaffiliates

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

- *Albert does not share with nonaffiliates so they can market to you.*

### Joint marketing

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

- Our joint marketers may include financial service providers, non-financial companies, and other businesses

## Other important information

Residents of California and Nevada are entitled to additional privacy rights. Please see our Privacy Policy for additional information.

**For Nevada residents only.** Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; Email: [agInfo@ag.nv.gov](mailto:agInfo@ag.nv.gov)

**Vermont.** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California.** Under California law, we will not share information we collect about you with companies outside of Albert, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

**For Insurance Customers in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, MO, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, and WY only.** The term “Information” in this part means customer information obtained in an insurance

transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud, or if you say we can. To see your Information, write Albert Corporation, 340 S Lemon Ave. #4238, Walnut, CA 91789. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

**For MA Insurance Customers only.** You may ask, in writing, for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

# For Residents of California Only

## Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

### Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you with our affiliated companies.

**NO, please do not share personal and financial information with your affiliated companies.**

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

**NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.**

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### Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account or Policy Number(s): \_\_\_\_\_ [to be filled in by consumer]

Signature: \_\_\_\_\_

### To exercise your choices do one of the following:

- (1) Fill out, sign and send back this form (you may want to make a copy for your records) by mailing to Albert Corporation, 340 S Lemon Ave. #4238, Walnut, CA 91789 or emailing it to us at [privacy@albert.com](mailto:privacy@albert.com);
- (2) Visit us online: [www.albert.com](http://www.albert.com)