

ELITE WELDING ACADEMY FINANCIAL PRIVACY NOTICE

Elite Welding Academy is committed to keeping your financial information confidential and secure. To do so, in compliance with the Financial Services Modernization Act of 1999 (also known as the Gramm-Leach-Bliley Act), 15 U.S.C. §6801, et seq., we adhere to the following privacy practices.

WHAT INFORMATION DO WE COLLECT?

“Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service. Such information includes, for example, social security number, account balance, income, payment history, etc. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.

WHAT INFORMATION DO WE DISCLOSE?

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your
 - Name;
 - Address;
 - Social Security Number;
 - Date of Birth;
 - Sex;
 - Financial Status;
 - _____
 - _____
- Information about your transactions with us, our affiliates, or others, such as your
 - Account Balance;
 - Payment History;
 - _____
 - _____
- Information we receive from consumer reporting agencies, such as your

- Creditworthiness;
- Credit History;
- _____
- _____

TO WHOM DO WE DISCLOSE YOUR INFORMATION?

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as _____ (ex: mortgage bankers, insurance companies, etc.);
- Non-financial companies, such as _____ (ex: non-profit organizations, etc.); and
- Others, such as _____.

We may also disclose nonpublic personal information about you to:

- Nonaffiliated third parties as permitted by law;
- Companies that perform marketing services on our behalf; or
- Other financial institutions with whom we have joint marketing agreements.

YOUR OPT-OUT RIGHTS

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following toll-free number: **1-888-272-8309**.

INFORMATION SECURITY PLAN

We restrict access to your nonpublic personal information to those employees who need to know that information to provide services to you. Pursuant to the EWA Information Security Plan, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. A copy of our Information Security Plan is available at www.eliteweldingacademy.com/.