

This Privacy Notice applies to all products and services provided by Point Center Financial, Inc. (Point Center). Point Center is dedicated to ensuring the privacy of our clients and investors. Our Privacy Policy has been designed to protect the information you give us while providing you with valuable financial products and services. **Please read this important Privacy Notice which describes our practices in maintaining the confidentiality of your personal information.**

First and foremost: While other companies may sell your non-public personal information to telemarketers and mailing lists, *Point Center does not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.*

Point Center collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms, correspondence, email, in-person or telephone conversations or by any other means. Information collected includes, but is not limited to, your name, address, social security number, income, assets, credit history and other important financial information.
- Information about your transactions with us or others, including, but not limited to, your account balance, payment histories, account activities, parties to transactions and loan advances.
- Information we receive from third parties such as consumer reporting agencies.

We are protecting the security and integrity of customer information through procedures and technology designed for this purpose. For example:

- Our physical, electronic and procedural safeguards comply with federal standards regarding the protection of non-public personal information.
- We require independent contractors and outside companies who work with us to adhere to our strict privacy standards.
- We use technological means (such as backup files, virus detection and eradication software, and other computer software and hardware) to protect against unauthorized access or alterations to non-public personal information.
- We restrict access to your non-public personal information to those employees who have a legitimate business need to know that information to provide products or services to you.

*If you have any questions about this Privacy Notice, please write or fax to the following:*

*Point Center Financial, Inc.  
Attn: Privacy Act Review  
7 Argonaut  
Aliso Viejo, CA 92656  
Fax No. (949) 276-6130*

The policies and practices described in this disclosure are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this disclosure replace all previous notices or statements regarding this subject.