

Excel Financial, LLC.
Privacy Policy
January 1, 2008

Excel Financial, LLC. is committed to preserving and protecting our client's privacy and information integrity. We have established the following policy in order to protect that privacy and safeguard your information.

Excel Financial, LLC collects 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 or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted or required by law. If you decide to close your account(s) or become an inactive customer, we continue to adhere to the privacy policies and practices as described in this notice. Excel Financial, LLC restricts access to your personal and account information to those people who need to know that information to provide products or services to you. Excel Financial, LLC maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.