

# Our Privacy and Security Policy

Obtaining your trust is our number-one priority. That's why we take every possible measure to protect your privacy when you entrust us with its protection.

We restrict access to all nonpublic personal information you provide us only to those that need to know it. Only those employees who need the information to provide you with the proper products and services we offer have access to it.

If, at any time, you have questions or concerns regarding our Policy, please call us at (866) 7500-IRA(472). You can also write to us at American IRA, LLC, 137 Broad Street, Asheville, NC 28801. We would be glad to address your concerns personally.

## Your Account is Safe

We strictly abide by all federal standards as they relate to information security and your personal information, maintaining high-end security systems in order to do so. If you have any questions, concerns or suggestions about your privacy or security, please contact us.

## Information We Collect

Through many different means, we may gather nonpublic personal information about you. This is all for the purpose of understanding your goals so we can provide the best possible service.

Some sources we use may include:

Information you provide on forms and applications.

Information from transactions you've conducted with other businesses. These can include account histories, balances and applications.

Information you voluntarily provide through our web site.

We may also collect the following publicly available, non-personal information about you:

Information provided by your computer or web browser, such as your IP address, web browser of choice, and/or operating system.

We have procedures that help us to maintain the accuracy of the personally identifiable information that we collect from you. Please contact us immediately at (866) 7500-IRA(472) if you believe that our information about you is incorrect, incomplete, or no longer valid.

## Sharing Information

The first thing we want you to realize is that we do not share your information with any person, entity or institution, unless we are given your permission and/or are authorized or required by law.

When we do share your information, it is only in the process of conducting business on your behalf, such as the information that is necessary to properly process, set up, and/or maintain your account(s). All third-parties that may be granted access to your personal information are held strictly to our privacy and security policies, which they are aware of and are required to agree with.

Your privacy is protected even after account cancellation. If for any reason you close your account(s) with us, or become an inactive user, we will continue to protect your privacy in exactly the same way.

## **Web Services and Privacy**

Visitors to our web site remain anonymous, unless they register for a service or otherwise choose to identify themselves to us. We do not collect personally identifying information about anyone who simply visits our site.

We may place “cookies” on your computer to track your use of our web site. A cookie is a piece of data that is stored on your computer's hard drive. It takes up very little storage space and helps us to customize our site and make its navigation easier for everyone. We sometimes use cookies to help estimate the number of visitors to our site, or to determine which areas are the most popular. Unless you register for a service, the cookie does not provide us with any personally identifying information about you.

## **Third-Party Web Sites**

Our web site may feature links to third-party web sites that offer goods, services or information. Some of these sites may appear as windows-within-windows on our own site. When you click on one of these links, you will be leaving our site and will no longer be subject to our policies and security measures. We are not responsible for the information collection practices of the other web sites that you visit and urge you to review their privacy policies before you provide them with any personal information. Third-party sites may collect and use information about you in a way that is different from our policy.

## **Third-Party Advertisements**

Third-parties may offer services or goods from time to time at our web site. If you provide them with information, their use and protection of that information will be subject to their policies, if any, and will not be subject to our own policies. If you accept third-party goods or services advertised at our web site, the third-party may be able to infer that you have a relationship with us, but unless otherwise stated, they will not receive any personal information about you from us.

## **Minors**

We protect the privacy of children and teens. As such, and in compliance with the law, we do not knowingly collect personally identifiable information from or about minors through our web site.

## **Policy Changes/Revisions**

We may add to, delete, or change the terms of this Policy from time to time by posting a notice of the change (or an amended Policy) at this web site. If required by law, we will send you a notice of the change. Your continued use of our web site or any web site service following notification will constitute your agreement to the new/revised Policy in full.