

FACTS

WHAT DOES ALBERT CORPORATION DO WITH YOUR PERSONAL INFORMATION?

Why?	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 and our Privacy Policy carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information may include: <ul style="list-style-type: none"> ■ Social Security number, date of birth, postal address, and email address ■ Annual income ■ Account and routing numbers ■ Account balances and transaction data ■ Credit history when you request your credit score or enroll in our Protect service.
How?	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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you – including, based on information about your creditworthiness.	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates to market to you – including, based on information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you – about our products and services.	Yes	No

To limit our sharing	<ul style="list-style-type: none"> ■ Contact us at: privacy@albert.com or ■ Mail the form below <p>Please note:</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 our Privacy Policy and this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Visit www.albert.com or email privacy@albert.com

Mail-in Form		
	Mark any/all you want to limit: <ul style="list-style-type: none"> <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. 	
	Name	
	Address	
	City, State, Zip	
	Account #	
	Mail to: Albert Corporation 440 N Barranca Ave. #3801 Covina, CA 91723	

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?

Unless an exception applies, 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 you alone. If you have more than one account and you choose to opt out, you will need to do so for each 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

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 more information, please visit Albert's [Privacy Policy](#).

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, 440 N Barranca Ave. #3801, Covina, CA 91723. 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.