

## PRIVACY NOTICE

### THIS NOTICE IS FOR YOUR INFORMATION. NO RESPONSE IS REQUIRED.

#### Privacy Notice To Our Clients

Delta Financial Group, Inc., strongly believes in protecting the confidentiality and security of information we collect about you. This notice refers to Delta by using the terms “us,” “we,” or “our.” This notice describes our privacy policy and describes how we treat the information we receive (“information”) about you.

**How and Why We Obtain Personal Information:** Delta uses personal information collected about you to provide you with superior service you have come to expect from us. We may use this information in order to develop, offer, and deliver products and services; process transactions in your account; respond to inquiries from you or your representatives; or to fulfill legal and regulatory requirements. Delta may collect nonpublic personal information about you from any of the following sources: From you or your representative on applications or forms (name, address, social security number, etc.); From transactional activity in your account (trading history, and balances); From other interaction with Delta (subsequent meetings with staff of Delta); From verification services and consumer reporting agencies (to ensure the accuracy of application data, etc); From you or your representatives regarding your preferences (paper statements vs. electronic, etc.); From other sources with your consent or with the consent of your representative (from other institutions if you are transferring positions)

**How We Protect Your Information:** Delta has always considered the protection of sensitive information to be a sound business practice and the foundation of clients trust. We employ extensive information protection controls in keeping with industry standards and practices, and we regularly adapt these physical, electronic, and procedural controls to respond to changing requirements and advances in technology

Within Delta and among our service providers, we restrict access to information to those who require access in order to provide products and services to you. We may share the personal information that we collect with the following entities: Affiliates, including other service providers (for example, data processing companies and printing operations); Unaffiliated service providers (for example, fulfillment companies and security clearinghouses); Government agencies and law enforcement officials (for example, for tax reporting or under court order); Other organizations with your consent or as directed by your representative (for example, applying for credit through another company); Other organizations, as permitted by law that protect your privacy (for example for fraud prevention)

We do not make any other disclosures of information to other companies who may want to sell their products or services to you. For example, we will not sell your name to a catalog company.

**Privacy Online:** Delta considers privacy, security, and service in our online operations to be just as critical as in the rest of our business. We therefore employ all of the safeguards described above, along with Internet-specific practices.

Our relationship with Fidelity enables us to use a variety of proven protections to maintain the security of your online sessions. For example, Fidelity makes extensive use of firewall barriers, encryption techniques and authentication procedures. They also use cookies and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation and to personalize the appearance of Delta and Fidelity’s sites.

**Access To and Correction of Information:** Generally, upon written request, we will make available information for your review. Information collected in connection with, or in anticipation of any legal proceeding, will not be made available. If you notify us that the information collected is incorrect we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which we will include in any future disclosure of information.

**Further Information:** In addition to any privacy notice we may provide, a recently enacted federal law established new privacy standards and requires us to provide this summary of our privacy policy once each year. You may have additional rights under other applicable laws. For additional information regarding our privacy policy, please contact us at (973)542-9400, or write us at Delta Financial Group, Inc., 37 Stonehouse Road, Basking Ridge, New Jersey 07920