

Privacy Policy

Effective Date: July 1, 2004

We are committed to protecting your privacy. Our website is a great way to find out more about our services, access informative articles, market information and financial calculators. We will not collect any personal, identifiable information without your knowledge.

Identifiable information can be broken up into two categories, personal and non-personal information.

Non-personal information

Our site creates a temporary data file commonly known as a cookie, which allows you to view some of our disclosure information. It may also track the areas of our website that you visit. However, when you close your browser this cookie is automatically deleted from your system. We may collect information regarding the internet provider from which you are connecting to our site, such as AOL or MSN. We may also track the website from which you linked to our site. This information is used statistically and not to identify individuals.

Personal information

You can visit the site and remain anonymous by not providing any personal information. However, you may choose to share this information by completing applications, online forms or requesting that we contact you. Personal information includes, but is not limited to name, address, phone number, and email address. All forms are located in secured areas of our website.

When using secure areas of this website to provide or access your personal information, the information is encrypted, making it indecipherable to third parties. Your browser will indicate that you are in a secure area by displaying a locked padlock in the bottom of the screen. Internet connections cannot be guaranteed to be 100% secure. We have taken all reasonable measures to protect the information entered and accessed on the website. However, we cannot be liable for unintentional disclosure of information.

Sharing information

Your personal information will not be sold, or shared with unaffiliated third parties unless there is a need to disclose information to process a transaction or when the law requires it. Information collected will be emailed directly to us and will be used to provide you with more value, better service, or process a transaction for you. Other sites linked to this site are not covered under this privacy agreement.

Changes to this policy

Future changes may be made to our privacy policy. If you are a client, we will not make any change without first sending you a revised policy. Those changes will also be addressed on this website, which reflects the current privacy policy.