



## **Customer & Consumer Privacy Notice**

Rubin Lublin respects our consumers and customers privacy. As such we maintain a very comprehensive Information Technology policy established to protect our relationship with our clients and customers and any information provided to us. We have physical, technical and procedural controls over information security, data management, and fraud prevention.

The Gramm-Leach-Bliley Act of 1999 prohibits any financial institution, or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party without written notice from the institution advising you of its privacy policies and practices.

The term “nonpublic personal information” means personally identifiable financial information—

- i. provided by a consumer to a financial institution;
- ii. resulting from any transaction with the consumer or any service performed for the consumer; or
- iii. otherwise obtained by the financial institution.

### **Types of nonpublic personal information we may collect and from whom:**

- Information about your transactions we obtain via secure transmission from our files, our clients, our affiliated companies or others;
- Information we receive from others involved in your transaction, such as your Lender or Real Estate Agent;
- Information we receive from you via communications with us, e.g. forms, applications, email, whether in writing, in person, via telephone or any other method;
- Information we receive from a consumer reporting agency.

Any information received by you will not be sold or disclosed to any unaffiliated parties except as permitted by law or as required for us to conduct the services requested by the customer and/or consumer.