

# Commitment to Privacy

At EBS, client privacy is important to us. Our commitment to privacy applies to all existing and prospective clients for which Bank/Company Owned Life Insurance Program services are or may be performed. To help our clients and prospective clients understand how information is protected, this notice describes our current privacy policy and procedures. We will advise you of our privacy policy and practices as significant changes are implemented or as a result of changes in laws, regulations, or the marketplace.

## **Security Standards**

EBS has high security standards to keep client information safe. We maintain strict controls over access to client information. The only employees who are permitted access to client information are those with a business need to access the information.

## **Collection and Use of Client Information**

With the implicit or explicit consent of the client or prospective client, EBS collects and uses client information only for the purposes related to the design, implementation and/or service of Bank or Company Owned Life Insurance Programs.

The types of information collected can include: Name of Business, Tax Identification Number, Officer/Director Information (can include Name, Date of Birth, Social Security Number, Salary Information, Employment Title, etc.).

EBS relies on its clients or prospective clients to provide timely, accurate, and complete information relative to the services provided. Each client has a primary EBS service contact that is easily accessible by phone or email in order to review information or to report any information updates.

EBS utilizes secure email for transmitting any correspondence that contains client data. The preferred method for receiving requested information is via secure email.

## **Retention and Disposal of Client Information**

With the implicit or explicit consent of the client or prospective client, EBS retains client information only for the purposes related to the design, implementation, and/or service of Bank or Company Owned Life Insurance Programs.

EBS retains client information on-site as long as necessary to fulfill this business purpose. EBS may store client information at a secure, off-site facility after a business purpose no longer exists. Our current vendor for off-site storage and record destruction is Iron Mountain.

## **Disclosure of Information**

EBS discloses client information to third parties (insurance companies, auditors, attorneys, regulators, accountants, etc.) only for the purposes identified in the notice and for which the client or prospective client has provided implicit or explicit consent.

## **Monitoring and Enforcement**

Any privacy related complaint or dispute should be reported immediately to EBS by calling (877) 242-9751 or mail to the address listed below.

## **Contacting EBS**

For a complete copy of our Privacy Policy or for questions or related concerns about our Privacy Policy, please send a written request to:

EBS  
Attn: Privacy Policy  
2031 11<sup>th</sup> Avenue South  
Birmingham, AL 35205

