



Privacy Policy 2011

FACTS WHAT DOES MANHATTAN FINANCIAL GROUP, INC. 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 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 can include:
 *Social Security number and income
 *Account balances and Mortgage rates and payments
 * Payment history and Employment information
 When you are no longer our customer, we continue to share your information as described in this notice.

HOW? All financial companies need to share borrower's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their borrower's personal information; the reasons MANHATTAN FINANCIAL GROUP, INC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal Information	Does MANHATTAN FINANCIAL GROUP, INC.	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	NO	We don't Share
For joint marketing with other financial companies	NO	We don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	YES	NO
For nonaffiliates to market to you	NO	We don't Share
Questions?	Call 619-298-3803/888-634-0555 or go to WWW.MFGBANKING.COM	



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What we do:

<p>How does MANHATTAN FINANCIAL GROUP, INC. protect my personal information?</p>	<p>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.</p>
<p>How does MANHATTAN FINANCIAL GROUP, INC. collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> *Give us your contact information or Give us your income information *Show your driver's license or Provide your mortgage information *Apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<p>Why can't I limit all sharing?</p>	<p>Federal Law gives you the right to limit only:</p> <ul style="list-style-type: none"> *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 <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)</p>

Definitions:

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>*</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>*MANHATTAN FINANCIAL GROUP, INC. does not share with non-affiliates so they can market you.</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>*MANHATTAN FINANCIAL GROUP, INC. doesn't jointly market.</i></p>