

PRIVACY POLICY AND NOTICE

In this policy we describe the personal customer information our Corporation is required by specific government agencies to collect, whom we share it with and the circumstances under which we share it, and how we protect this information.

For your understanding and confidence in our Corporation, please read this Privacy Policy carefully. This policy applies to all personally identifiable financial and other information about you that we now have in our possession or that we obtain in the future. This policy is provided upon becoming a client of ROM. This policy is designed to give you an understanding of how we protect and secure your private and personal information while sharing it in accordance with government rules and regulations we are required to adhere to.

PERSONAL AND PRIVATE INFORMATION COLLECTED

In order to provide services to you or direct you to specific government services, it is important that we collect and maintain accurate personal information about you. We obtain this information from you via (1) applications and other related forms you complete and give us voluntarily, (2) consumer credit bureaus, and (3) other parties who originally referred you to our Agency. For example, your name, date of birth, address, social security number, marital status and income may be obtained information from applications and other forms that you have completed and submitted to us or other parties who referred you. Another example is evaluation and determination of your eligibility for services. We may request from one of three (or all) credit bureaus to provide us with the information regarding your current balances of any outstanding loans in addition to your payment history with those you have established credit.

SHARING OF PERSONAL INFORMATION

Our policy is to limit the sharing of your personal information with others. We do not share your personal information with others except (1) as necessary to the service and update of existing records, (2) with consumer credit bureaus as permitted by Federal Law, and the reporting of progress as related to services applied for, and (3) otherwise permitted or required by Law, such as to protect against fraud or to respond to a subpoena. We do not share your personal information with others for any other purpose.

PROTECTION OF PERSONAL INFORMATION

We maintain physical, electronic, and procedural safeguards to protect the confidentiality of your personal information from unauthorized access or alteration, and we regularly review such safeguards to ensure their effectiveness. We control access to your personal information by restricting access to our staff that has been assigned to perform a specific service for you therefore requiring access. Staff requiring such access has been (will be) instructed and trained in the proper handling of confidential and personal information. Any staff or personnel who violate our policies and procedures regarding privacy are subject to criminal or disciplinary action.

We share this information only as explained in this notice, as otherwise permitted by you or required by law. We do not voluntarily disclose nonpublic personal information about you to non-affiliated third parties. You may direct us to make those disclosures, i.e., expressly permitted by you. If you wish us to make disclosures to non-affiliated third parties, you must send your complete name, address (as it appears in our records), and Social Security Number to Roots of Mankind, Corp. Your request should be mailed and include specific directives. Upon further verification, we will process your request as soon as possible.