



PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information—particularly any personal or financial data. We want you to know how we will utilize the personal information you provide to us.

Applicability

This privacy policy governs our use of the information you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as that obtained from a public record or from another person or entity.

Types of Information

Depending on which of our services you are utilizing, the types of non-public personal information that we may collect include:

- Information we receive from you on applications, questionnaires, forms, and in other communications to use, whether in writing, in person, by telephone, or any other means;
- Information about your transactions with us, our affiliated companies, or others;

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any non-affiliated party. Therefore, we will not release your information to non-affiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased.

Confidentiality and Security

We will diligently work to ensure that no unauthorized parties have access to any of your information. We restrict access to non-public personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will train and oversee our employees to ensure that your information will be handled responsibly and in accordance with this privacy policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry Best Practices to guard your non-public personal information.

Electronic Mail

If you do not want Monarch to communicate with you electronically, please call us to opt out of electronic communications.