



PRIVACY POLICY

Introduction

Veritas Financial Partners LLC and its affiliates (collectively "Veritas Financial," "we," "us," or "our") respect your privacy and are committed to treating and using Personal Information (as defined below) about you responsibly.

This Online Privacy Policy ("Policy") explains Veritas Financial's online practices to collect, use and share Personal Information from or about you. This Policy applies both to any Veritas Financial site and/or mobile application that links to this Policy (such sites and/or mobile applications, and all activities thereon, constituting "the Services"). This Policy applies regardless of what computer or device ("computer") you use to access the Services.

Throughout this Policy, we refer to nonpublic personal information that can directly and without additional information identify you or your accounts as "Personal Information." "Personal Information" includes information such as your name, address, email address, or phone number and other information that is not otherwise publicly available (such as your date of birth, Social Security number and financial information). Please read this Policy carefully. When you visit this site you consent to the terms of this Policy and the information described herein.

1. What Information Do We Collect

We collect two types of online information: non-personal and personal.

Non-Personal Information

When you visit our site, we collect the IP address of the device you use to connect to the Internet. In addition, we gather information such as what browser and which version of it you're using, the type of operating system you have, and which site you came from. This information helps us provide an online experience that matches your device.

When you browse our site or receive one of our emails, Veritas Financial and companies we work with, use cookies and/or pixel tags to collect information and store your online preferences. Cookies are widely used and most browsers are set up to accept them automatically. If you would prefer, you can choose to not accept cookies (please refer to Section 2 below).

It's important to note that cookies and pixel tags do not capture any information that can personally identify you (although, clicking on a link to a website in an email does allow the website owner to identify you). The information they gather helps us improve your online experience and may include:

- Your response to one of our emails
- Time and duration of your visit to our site
- Pages you viewed while on our site

We may also supplement the information we collect with information we receive from other companies. For example, we may use marketing segments developed by us or other companies to customize certain Services and provide relevant information to you about Veritas Financial.

We track website activity for the limited purpose of monitoring usage on our website and emails. "Do not track" messages for users of our website are dealt with internally and should be sent to the email address in Section 6 below.

Personal Information

In addition to the information described in the previous section, we may also gather Personal Information that you provide to us or that is publically available. Collecting this Personal Information enables us to analyze and address your financial needs

2. Cookies

Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your Web browser to enable our systems to recognize your browser and tell us how and when pages in our site are visited and by how many people. Veritas Financial employs cookies in order for its server to recognize a return visitor as a unique user. The cookies placed by the Veritas Financial server are readable only by Veritas Financial, and cookies cannot access, read or modify any other data on a computer.

You can control whether to accept cookies or not. If you decide to not accept cookies, some features and services on our site may not work properly because we may not be able to recognize you and the offers we provide when you visit us may not be as relevant to you or tailored to your interests.

The "help" portion of the toolbar on the majority of browsers will direct you on how to prevent your browser from accepting new cookies, how to command the browser to tell you when you receive a new cookie, or how to fully disable cookies. We strongly recommend that you leave the cookies activated, however, because cookies enable you to take advantage of some of Veritas Financial Partners' most attractive features.

If you would prefer not to accept cookies, you can:

- Change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it
- Set your browser to automatically not accept any cookies.

3. How we may share Personal Information you provide to us

Information about our customers is an integral part of our business. We neither rent nor sell your Personal Information to anyone. We share your Personal Information only with entities that control or are controlled by or under common control with Veritas Financial or advisors such as law firms or accountants which assist us in closing loans,

Veritas Financial may share your Personal Information under the following circumstances:

Affiliates: We may share your name, address and information about your transactions and experiences with us (such as your application to obtain credit from us or other facts relating to your interest in obtaining credit) with our affiliates.

Agents and service providers: To establish, administer, and manage our customers' accounts, evaluate credit, provide customer service and benefits, process account transactions and account statements, engage in collections activities, or process job applications, we may disclose your Personal Information to companies that work with us to perform services or business operations on our behalf. We may also share your Personal Information with companies that perform marketing services on our behalf, or with other financial institutions with whom we have joint marketing agreements.

Nonaffiliated third parties: In certain instances, we are permitted or even required to disclose your Personal Information to nonaffiliated third parties. For example, reporting your transaction history and information with us to credit reporting agencies, responding to regulators or auditors, to protect against fraud, or to provide information in connection with proposed or actual business transactions involving Veritas Financial companies or accounts. We may also disclose your Personal Information to third parties when legally compelled to do so, such as to comply with the law, to enforce our terms of use, or to protect the rights, property, or safety of Veritas Financial, its employees, customers, visitors to these Services, and others. Please be aware that these disclosures are permitted by law without your consent.

USA Patriot Act Section 326 compliance: When you open an account with us, we will ask for your name, address, and other identifying documents such as your driver's license, that will allow us to identify you. We do this to help the government fight the funding of terrorism and money laundering activities. U.S. federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Business transfers: As we develop our business, we may sell or buy businesses or assets, or be involved in mergers or other corporate reorganization. In transactions such as these, your Personal Information may be shared in connection with any of the foregoing types of transactions, even prior to the existence of a final, binding, agreement to buy, sell, merge, or reorganize.

4. How we protect the confidentiality and security of your Personal Information

Veritas Financial uses reasonable measures to protect Personal Information from unauthorized access, deletion or alteration. In addition, we have physical, electronic, and procedural safeguards to protect your Personal Information. However, standard email communications are not encrypted. Therefore, you should not transmit your Personal Information to us through email. Please note that no company can guarantee perfect online security, and you should remain careful and vigilant in your online activities.

5. Children

Veritas Financial operates general audience online Services that are accessible to the public. These Services are not intended for visitors under 18 years of age. We do not knowingly market our products or services to children, nor do we knowingly collect Personal Information from children.

6. Changes to this Policy, and contact information

Veritas Financial may update this Policy from time to time. Veritas Financial may notify you of an update to this Policy by any reasonable means, including by email, online account notification, mobile application pop-up, regular mail or updating the privacy policy on our website. You agree that if you choose to continue to use the Services after Veritas Financial sends you such an e-mail, online account notification, mobile application pop-up, or regular mail (allowing one week from the sent date for delivery of regular mail), you are bound to the most recent version of the Policy. You should periodically check the effective date at the bottom of this Policy to be sure that you are aware of the most recent version of this Policy and the important information described in it. **If you have questions about this Online Privacy Policy, please email us at info@vfpfinancial.com.**

7. Effective Date.

This policy was last modified December 20, 2013.
