ARKANSAS BAPTIST FOUNDATION PRIVACY POLICY

This policy is being provided to you in compliance with the Federal Privacy Provisions under the Gramm-Leach-Bliley Act.

As technology evolves and the financial services industry becomes more integrated, it is more important that ever that we assure our ministry supporters that their information is safe with us. For this reason, the Arkansas Baptist Foundation has adopted a privacy policy to ensure that any private financial information that you share with us is protected and held in confidence. Our privacy policy is the working principle for all Arkansas Baptist Foundation employees in the collection, use, retention and security of individual customer information.

- Arkansas Baptist Foundation is committed to protecting your privacy at all times.
- Arkansas Baptist Foundation does not share ministry supporter information with outside companies for purposes of
 selling their products and services to you. Since we do not share information in this manner, there is no need for us
 to provide you with a means to tell us not to include your information in what we share.
- Arkansas Baptist Foundation maintains security standards and procedures designed to protect ministry supporter information.
- Arkansas Baptist Foundation continually seeks to maintain complete and accurate information about you and your
 accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please
 notify us. We will investigate your concerns and correct any inaccuracies.

At the Arkansas Baptist Foundation, employees are trained about the importance of maintaining the confidentiality of ministry supporter information and about our privacy policy. Employees who violate our policy will be subject to disciplinary measures up to and including termination.

Information Use and Disclosure

We use your information for a variety of reasons, including the following:

<u>To protect you.</u> The information we maintain about your relationship helps us identify you and helps prevent unauthorized persons from accessing your information, or your accounts or services.

<u>To provide you with quality service</u>. Your information allows us to respond quickly and efficiently to your needs. <u>To offer you Christian Estate Planning and Charitable Giving information, administration and education.</u> When outside parties perform services on our behalf, information may be provided for the purpose of servicing your account or to perform marketing or similar services on our behalf with respect to products and services we provide. Any companies or contractors used are subject to confidentiality provisions and restrictions that prohibit using the information beyond the performance of the specified services on our behalf.

We may disclose nonpublic personal information about ministry supporters to nonaffiliated third parties as permitted by law. An example of this would be information requested from government entities in response to subpoenas.

It is important for you to know that we do not sell or share ministry supporter information with marketers outside of the Arkansas Baptist Foundation, so there is no need for you to tell us not to. Thus, offering an opt-out to keep us from selling, or sharing your information for these purposes is not a requirement for the Arkansas Baptist Foundation, since there is nothing to opt out of.

Our policy and practices regarding the collection and disclosure of information about former ministry supporters are the same as those regarding the collection and disclosure about existing ministry supporters. If a ministry supporter decides to close their account, the Foundation will continue to adhere to the privacy policy and practices described in this notice.

You can review our current policy on our web site at www.abf.org. Or please feel free to contact us at (501) 376-4791 with any specific privacy questions you may have.

As always, the Arkansas Baptist Foundation appreciates the trust its ministry supporters have placed in our ministry. We will continue serving our ministry supporters in a responsible, professional and confidential manner.