

<b>FACTS</b>	<b>What Does Fulton Financial Consultants, Inc. Do With Your Personal Information?</b>
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<b>Why?</b>	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 required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• payment history and credit scores</li> <li>• account balances and assets</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fulton Financial Consultants, Inc. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Fulton Financial Consultants, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 360-222-3236</li> </ul>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Robert Fulton Fulton Financial Consultants, Inc. 3790 Shorewood Ave Greenbank, WA 98253
<b>What we do</b>	
<b>How does Fulton Financial Consultants, Inc. protect my personal information?</b>	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.  Off site back up of our folders in order to rebuild business if that became necessary. Hand-carry and personal delivery of Loan Disclosures to customer's home by Robert Fulton, at that time generally picks up W2's, Pay stubs and Bank Statements.
<b>How does Fulton Financial Consultants, Inc. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• give us your employment history or give us your contact information</li> <li>• give us your wage statements</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State Laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>Fulton Financial Consultants, Inc. has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Fulton Financial Consultants, Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Fulton Financial Consultants, Inc. doesn't jointly market.</i></li> </ul>
<b>Other important information</b>	
Fulton Financial Consultants, Inc. provides a simplified privacy notice since it does not hold itself out as disclosing on loan files as the lender roll is to do that. Robert Fulton delivers Lender Disclosures the borrower. This Disclosure is intended to comply with Regulation P, 12 CFR, Subpart A, 1016.6(a)(1) and (c)(5) and 1016.14 and 1016.15 under paragraphs (a)(1),(a)(8), (a)(9) and (b) of that section.	