

SCS AND THE GLBA

Security Credit Systems, Inc. is in full compliance with the Gramm-Leach-Bliley Act, which took effect July 1, 2001, and the Financial Safeguards Rule, which took effect May 23, 2003.

*Security Credit Systems, Inc. point of contact for the GLBA and general security questions is **Robert M Dixon, VP of Sales and Marketing**. He can be reached at 716-882-4515 extension 159 between the hours of 8:00am – 4:30pm Monday through Friday eastern standard time. His alternate is Ms. Dorothy Sciabarrasi, VP of Customer Service and she can be reached at extension 111.*

In accordance with this Act, SCS has taken the following steps:

- 1. **Provide and insure for the security and confidentiality of customer records.** Access to the building is by security code only. The code is periodically changed. All computers are accessed by password only. A central computer accessed by management only monitors all files. All SCS employees are instructed in the safeguard policies.*
- 2. **Protect against any threat or hazard to security or integrity of such records.** All non-current files are stored in a theft proof, fireproof vault. Access to the vaults is restricted to Mr. Dixon and Ms. Sciabarrasi, or by appropriately designated employees. All current files are kept in locked file cabinets and can only be accessed by appropriate employees. Any illegal attempt to obtain customer information is reported to SCS authorities for disposition.*
- 3. **Protect against unauthorized access to or use of such records.** All codes, keys and passwords are accessed by management only and are changed periodically.*

If you have any other questions regarding the GLBA or any other security issues, please feel free to contact our offices during normal business hours.

Sincerely,

SECURITY CREDIT SYSTEMS, INC.