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PRIVACY STATEMENT

First Financial Security, Inc. is committed to protecting your privacy. This Privacy Statement applies to information collected through www.firstfinancialsecurity.com, www.ffsleaders.com, and other First Financial Security websites that link to this privacy statement. By using the First Financial Security, Inc. website, you consent to the data practices described in this statement.

Collection of your Personal Information

First Financial Security, Inc. collects personally identifiable information, such as your name, e-mail address, name, home or work address or telephone number, Social Security number, date of birth, payment card number, spouse's name, and user id/password combination if you create one for our site.

We may automatically log certain information, such as a user's IP address, domain name, browser type, date and time of access, and other log file data. This information may be used to analyze trends or administer our websites and mobile applications. We may collect statistical or non-personally-identifiable information about our users, such as which pages are visited, how long a visitor stays on a particular page, the website from which a user came to our site, or similar such information. We also may collect aggregate information such as the total number of unique or return visitors to our site, using our application, or visiting a particular page in a given timeframe.

Use and Disclosure of your Personal Information

First Financial Security, Inc. collects and uses your personal information: in order to respond to requests for information or to facilitate transactions or communications with users of our sites; to process requests and applications for prospective agents; to improve and administer our website; to better understand the needs of the users of our site and create content that is relevant to site users; to generate statistics and de-identified data; to personalize content for the user; to enforce the terms of use for our website; or to prevent fraud and investigate potential misconduct. We also may disclose your personal information if First Financial Security Inc. or a related asset or line of business is acquired by, transferred to or merged with another company.

First Financial Security, Inc. also may use your personally identifiable information to inform you of other products or services available from First Financial Security, Inc. and its affiliates. First Financial Security, Inc. may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered. First Financial Security, Inc. does not sell, rent or lease its customer lists to third parties. First Financial Security, Inc. may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. If you would like to opt-out of receiving marketing communications from us, please use the mechanism included in the communication or contact us at: agentservices@firstfinancialsecurity.com.

In addition, First Financial Security, Inc. may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, arrange for deliveries, or to provide other services on our behalf. All such third parties are prohibited from using your personal information except to provide these services to First Financial Security, Inc., and they are required to maintain the confidentiality of your information.

First Financial Security, Inc. also may disclose information collected by and through our web if required to do so by law or in the good faith belief that such action is necessary to: (a) comply with law or legal process; (b) protect and defend the rights or property of First Financial Security, Inc.; or, (c) act under exigent circumstances to protect the personal safety of users of First Financial Security, Inc., or the public.

Use of Cookies, Analytics, and Similar Technologies and Your Choices

We may utilize "cookies," web beacons and other similar technologies on our website. We may use first and/or third party "browser" or "HTTP" cookies, which are unique text files that may be used for data analysis, and enable our website to tailor information for the visitor. We may use browser cookies for purposes such as to personalize the user's experience on our site, to remember a user when the user registers for products or services, for fraud prevention, or to track visits to our websites. We also may use "web beacons" (also referred to as pixel tags, clear gifs or other terms) or similar technologies to collect information such as how long a visitor remains on a particular page.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the First Financial Security, Inc. services or Web sites you visit. If you use our website without setting your browser to block cookies, you consent to the placement of cookies on your device.

Some Internet browsers offer what often is referred to as "do not track" signals for browser users to automatically signal privacy preferences to websites that they visit, such as a desire not to be have online activities tracked over time across multiple websites, This site does not currently engage in such tracking or respond to do-not-track-signals. We are continuing to monitor do-not-track developments and may revisit the issue in the future. In the meantime, you can exercise other choices available to you, including limiting the placement of browser cookies on your device using your browser's cookie control features.

We also may use Google Analytics, a third party provider of analytics tools or a similar third party service to analyze information about visits to our website. For information about opting out of Google Analytics please visit: <https://tools.google.com/dlpage/gaoptout>. Our site does not permit third parties collect personal information about an individual consumer's online activities over time and across different Web sites when the individual visits our site.

Access and Correction

If you would like to request access to, or the correction of, personally identifiable information that you submit to First Financial Security Inc. through this website, please either use the mechanisms provided by the site or contact us at: agentservices@firstfinancialsecurity.com.

Security of your Personal Information

First Financial Security, Inc. takes reasonable measures that we believe are appropriate to protect your information from loss, misuse, alteration or destruction. We will ask any agents and service providers to whom we may transfer your information take comparable steps to protect that security.

Links to other sites

Our website may include links to other websites or links that facilitate your ability to post content to social media platforms. This policy only applies to those of our websites that link to this Policy. Please be aware that sites we link to may collect information about you and operate according to their own privacy practices which may differ from this policy. Similarly, if you post content to social media platforms, such as Facebook or Twitter, whether you do so manually or using a widget offered on our site, please remember that your social media postings will be made available in accordance with the social media site where you are posting the information and that you may be limited in your ability to control information once you have made it available to third parties by posting it. Remember to consult the privacy policy of any websites you may visit regarding their privacy practices.

Children's Privacy

This site is not intended or designed to attract users under the age of 13 or to collect personal information from such users. We do not collect personally identifiable data from any person we know to be under the age of 13 and those under 13 should not submit any personal information through this site. If we learn that we have inadvertently collected personal information from a child under the age of 13 we will remove the information from our files.

Changes to this Statement

First Financial Security, Inc. will occasionally update this Statement of Privacy to reflect company and customer feedback. First Financial Security, Inc. encourages you to periodically review this Statement for changes to be informed of how First Financial Security, Inc. is protecting your information.

Contact Information

First Financial Security, Inc. welcomes your comments regarding this Statement of Privacy. If you believe that First Financial Security, Inc. has not adhered to this Statement, please contact First Financial Security, Inc. at compliance@firstfinancialsecurity.com. We will use commercially reasonable efforts to promptly address any issues that may arise.