

General Statement

This privacy statement discloses the privacy practices for Banker Healthcare Group, Inc. (“BHG”). “BHG” is committed to your privacy. “BHG” hereby notifies you of:

1. What personally identifiable information of yours is collected from you through this web site.
2. How the information may be shared.
3. How we protect your information.
4. How you can correct any inaccuracies in the information.

Browsing our site

You can browse our sites anonymously by choosing not to provide us with any personally identifiable information, such as your name or e-mail address, during your visits to our sites. When you browse this way, we won't be able to link your online activity with the accounts you have with us.

Browsing anonymously after you've identified yourself involves setting your browser to disable cookies and similar files or by deleting the cookies and similar files that you have accepted from us. To do this, you'll need to follow your browser's instructions for disabling cookies or deleting cookies. Please note that the use of certain online products do require the acceptance of cookies or similar files.

Cookies and Similar Files

Cookies are pieces of information stored directly on the computer you are using. In all cases, cookies and similar files that we place on your computer do not contain any personal information unless encrypted, and we never use cookies or other files to track your use of other web sites. We may place cookies or similar files on your hard drive for security purposes, to facilitate site navigation, and to personalize your experience while visiting our site. Our cookies do not identify you as an individual or by account number. If you do not accept these cookies or similar files, you may experience some inconvenience in your use of some online products.

Web Browsing Cookies

Cookies used for Web Browsing can contain a variety of information, such as a simple count of how often you visit a Web site or information that allows customization of a Web site for your use. “BHG” uses cookies to display information more effectively to you and to gather data about the usage of our Web site.

Cookies allow us to collect technical and navigational information such as browser type, time spent on our site, and the pages visited. They do not contain or capture customer specific data. We may also use cookies in online advertising to track consumer responses to advertisement. This provides us the capability to monitor the use of our site so we can continually improve the design and functionality to better serve you.

1. WHAT PERSONALLY IDENTIFIABLE INFORMATION OF YOURS IS COLLECTED.

Information Collection and Use

We collect and use various types of information about you and your accounts to save you time and money, better respond to your needs, and manage our business and risks. Information that is submitted may or may not be secured or encrypted. While BHG attempts to protect all collected information, its security capabilities can at times be limited.

Customer Information is categorized in the following six ways:

A. Identification Information — information that identifies you such as name, address, telephone number, tax identification numbers and Social Security number.

B. Application Information — information you provide to us on applications and through other means that will help us determine if you are eligible for products you request. Examples include assets, income and debt.

C. Transaction and Experience Information — information about transactions and account experience, as well as information about our communications with you. Examples include account balances, payment history, account usage, and your inquiries and our responses.

D. Consumer Report Information — information from a consumer report. Examples include credit score and credit history.

E. Information from Outside Sources — information from outside sources regarding employment, credit and other relationships that will help us determine if you are eligible for products you request. Examples include employment history, loan balances, credit card balances, property insurance coverage and other verifications.

F. Other General Information — information from outside sources, such as data from public records, that is not assembled or used for the purpose of determining eligibility for a product or service.

As required by the USA PATRIOT Act, we also collect information and take actions necessary to verify your identification.

Registration

During the collection of information the "**Application**", "**Subscription**" or "**Contact**" sections of our web site, users are required to give their contact information (such as name and e-mail address). E-mail address is primarily used to confirm the identity of the user. This information is also used to contact the users about the services on our site for which they have expressed interest.

Children's and Minor's Privacy

"BHG" strongly encourages parents and guardians to supervise the online activities of their minor children and consider using parental control tools available from online services and software manufacturers to help provide a child-friendly online environment. These tools also can prevent minors from disclosing their name, address, and other personally identifiable information online without parental permission. Although the "BHG" site is not intended for use by minors, "BHG" respects the privacy of minors who may use the Internet. Whenever "BHG" becomes aware that a user is under the age of 18 years, the following additional terms, conditions and notices apply to use of the "BHG" site:

Users under 18 years of age may not submit information through the "BHG" site. "BHG" will not collect any personally identifiable information about a person that "BHG" determines is under age 18, except with written consent from the person's parent after informing the parent about the types of information "BHG" will collect, how it will be used, and under what circumstances it will be disclosed.

"Personally identifiable information" collected from minors may include any of the information collected on the "**Application**", "**Subscription**" or "**Contact**" sections of our web site, including their contact information (such as name and e-mail address), and may be used by "BHG" for the

same purposes as adult information, as described in this privacy statement.

A minor's parent or legal guardian may request "BHG" to provide a description of the personally identifiable information that "BHG" has collected from the minor, as well as instruct "BHG" to cease further use, maintenance and collection of personally identifiable information from the minor.

Opt Out Procedures

Users of www.BHG-Inc.com may opt-out of receiving communications from "BHG" at the point where "BHG" requests personally identifiable information about the user.

Contact dave@bhg-inc.com to be removed from an e-mail list. If you are using an e-mail forwarding service or other similar service please make sure to include the correct e-mail address or addresses.

2. HOW INFORMATION MAY BE SHARED.

How We Share Information

We share information with our affiliates (members of our corporate family) or companies outside our corporate family that perform services on our behalf. We share information to process transactions, respond to your inquiries, or provide information about the products or services that we offer. We share information with companies that we have a special relationship with such as joint marketers. We share information with non-affiliates (companies outside our organization) that would like to offer you their products or services that might be of interest to you. We share data provided by customers; credit history data; and any verifying data collected in the application process.

The types of companies that we share information with include financial service providers such as mortgage bankers; securities brokers-dealers; insurance agents; other financial service providers.

In addition, we share information with non-financial companies such as direct marketers. The law permits us to share information about our current and former customers with government agencies or authorized third parties under certain circumstances. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

Former Customers

We share information with our affiliates (members of our corporate family) or companies outside our corporate family that perform services on our behalf. We share information to process transactions, respond to your inquiries, or provide information about the products or services that we offer. We share information with companies that we have a special relationship with such as joint marketers.

We share information with non-affiliates (companies outside our organization) that would like to offer you their products or services that might be of interest to you. We share data provided by customers; credit history data; and any verifying data collected in the application process. The types of companies that we share information with include financial service providers such as mortgage bankers; securities brokers-dealers; insurance agents; other financial service providers *(please specify below)*

In addition, we share information with non-financial companies such as direct marketers. The law permits us to share information about our current and former customers with government agencies or authorized third parties under certain circumstances. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

Customer Preferences

We honor your choices for sharing data as checked below. Please fill-out this form and return it to us at:

Bankers Healthcare Group, Inc.
4875 Volunteer Road, Suite 100
Southwest Ranches, FL 33330

Legal Requests

“BHG” cooperates with law enforcement inquiries, as well as other third parties, to enforce laws and third party rights, such as intellectual property rights and laws relating to fraud. Therefore, in response to a verified request by law enforcement or other government officials relating to a criminal investigation or alleged illegal activity, or other activity that may expose us or you to legal liability, we can (and you authorize us to) disclose your personal data and other information about you as we, in our sole discretion, believe necessary or appropriate.

3. HOW WE PROTECT YOUR INFORMATION.

Confidentiality and Security

“BHG” takes all necessary precautions to protect users’ personal information both online and off-line.

We protect your personal information off-line. Access to your personal information is limited to employees who “BHG” reasonably believes will need that information to provide services to you.

However, “BHG” is not responsible for the confidentiality, security or distribution of your own personal information by our partners and third parties outside the scope of our agreement with such partners and third parties.

Links

www.bhg-inc.com and associated sites may contain links to other sites. The linked sites are not necessarily under the control of “BHG”. Please be aware that “BHG” is not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every web site that collects personally identifiable information. If you decide to access any of the third-party sites linked to this site, you do this entirely at your own risk. Any links to any partner of the site should be the responsibility of the linking party, and “BHG” shall not be responsible for notification of any change in name or location of any information of the site.

4. CORRECTING INACCURACIES

Correction/Updating Personal Information

Keeping your account information accurate and up to date is very important. You have access to your account information, which includes your contact information, account balances and transactions and similar information, which we provide to you through various means and in response to specific requests. If your account information is incomplete, inaccurate or not current,

please call or write to us at the telephone number or appropriate address for such changes listed on your account statement or other account materials. We will promptly update or correct any erroneous information.

Notification of Changes

If we decide to change our privacy policy, we will post those changes on www.bhg-inc.com so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was collected, we will notify users by way of an e-mail. Users which have provided personally identifiable information before the changes in our privacy policy will have a choice as to whether or not we use their information in this different manner. If the user chooses that we not use his/her personally identifiable information in accordance with the new privacy policy, we will use information in accordance with the privacy policy under which the information was originally collected.

As required by law, "BHG" will provide notice of our Privacy Policy annually, as long as you maintain an ongoing relationship with us. To receive the most up-to-date Privacy Policy, you can visit our Web site at: www.bhg-inc.com or call us at 1-866-588-7910.

We may make changes to this policy at any time and will inform you of changes, as required by law.