

## ***IMPORTANT NOTE***

This privacy policy is reviewed annually.  
It was most recently approved by the  
Covenant Trust Company Board of Directors  
on December 14, 2010.

**COVENANT TRUST COMPANY...**

**INTEGRITY • EXCELLENCE • COMMITMENT TO MINISTRY**



**how can we help you build it?**

12/2010

# **PRIVACY Policy**



 **COVENANT TRUST COMPANY®**  
*your financial services partner*

trustee services • asset management • retirement planning • legacy planning

8303 West Higgins Road, 6th Floor  
Chicago, IL 60631-2941  
800.483.2177 • 847.583.3200  
[www.CovenantTrust.com](http://www.CovenantTrust.com)

Personal and financial information provided to Covenant Trust Company® (CTC) is confidential.



While Covenant Trust Company is affiliated with the Evangelical Covenant Church and its organization and ministries, information about clients ***will not be shared*** with other organizations of the Evangelical Covenant Church, their employees, or any third party unless:

- The client authorizes disclosure in writing;
- The request for information is made by a party whose beneficial interest entitles him/her to such information under the law;
- The request for information is made by a properly issued court order or subpoena;
- The request for information is made by federal or state trust authorities, or internal or external auditors having an official interest in examination and supervision of CTC;
- The request for information is made by an agent acting pursuant to an operative power of attorney on behalf of an incapacitated party whose beneficial interest entitles him/her to such information under the law.

As an illustration of the degree to which clients' privacy is protected, the very existence of a trust or other account may not be disclosed outside Covenant Trust Company unless one of the previously listed conditions is met.

Covenant Trust Company may contract with non-affiliated companies or individuals to perform certain services which require information about clients or accounts, e.g. vendors of tax preparation software. All contractors receive only the minimum information required, and are required to adhere to a non-disclosure policy with respect to all information received from Covenant Trust Company.

Covenant Trust Company shall not engage in "cold-call" telemarketing. Covenant Trust Company shall not sell, share or make public client or contact lists of any kind.

If you have questions about anything contained in this privacy policy, please do not hesitate to contact us immediately.