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Online Privacy Statement

At K&B Financial Inc., we know how important privacy is to you. Whether you are a current client, an employee, a prospective agent or just visiting our website, we are committed to maintaining the confidentiality of the information you provide in the same way that we protect it when you provide it to us over the telephone, in person or through the mail.

Ever evolving technology is changing the world in which we live. We respect your right to visit us online without having to be concerned about privacy. We protect online information and we continually implement new technologies to ensure that your information is always safeguarded.

Changes to the Online Privacy Statement

The Online Privacy Statement is effective as of March 1, 2005. We reserve the right to change this Online Privacy Statement, at our sole discretion, from time to time without notice.

Use of Email

Please use your own best judgment when sending information via the Internet. An email sent via the Internet may pass through private and public networks with varying levels of security. Some networks may have taken steps to secure e-mail transmissions while others have not, thereby compromising the privacy and integrity of an e-mail. An e-mail may be copied, altered or destroyed.

If you have personal or confidential information to send to our company, please contact us directly at 1-800-572-7512 (Monday – Thursday: 8:30 a.m. – 5:00 p.m. / Friday: 8:30 a.m. – 2:30 p.m. CST) if you are concerned about the security of such information being compromised.

We preserve your email address, the content of your email, and our response to your email, so that we can efficiently address the questions you might have. We also do so to comply with State and/or Federal Laws.

Hyperlinks

This website may contain hyperlinks or “links”, to and from other Internet sites. Those other Internet sites may have different online security and different online privacy practices than we do on our website.

HIPAA - Our Responsibilities

K&B Financial Inc. takes HIPAA regulations very seriously and we contract only with companies who share this regulatory commitment. Please be assured we make every effort possible to protect your privacy.

We are required by applicable federal and state law to maintain the privacy of your protected health information. "Protected Health Information" (PHI) is information about you, including demographic information, that may identify you and that relates to your past, present or future physical or mental health or condition and related healthcare services. We are also required to give you this notice about our privacy practices, our legal duties, and your rights concerning your PHI. We must follow the privacy practices that are described in this notice while it is in effect. We reserve the right to change our privacy practices and the terms of this notice at any time, provided such changes are permitted by applicable law. We reserve the right to make the changes in our privacy practices and the new terms of our notice effective for all PHI that we maintain, including PHI we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this notice and make the new notice available upon request.

Legal Disclaimer

K&B Financial Inc. continually makes every effort to provide clear and accurate information via our website, www.kbfinancialinc.com. However, additions, updates and deletions may occur from time to time. K&B has no obligation to update this site and the information presented may be out of date and may contain inaccuracies or errors. The information is also limited in nature and does not contain all the applicable terms, conditions, limitations or exclusions of the products and services referenced.

Users of this site agree that K&B has no liability with respect to any actions taken as a result of or in connection with viewing any information contained on this website. You agree to use this site and submit information at your own risk.

Some areas of our site may provide links to other external sites that we don't own, control or influence. We reference sites that we think might be useful or of interest to you, but we are not responsible for the content or privacy practices used by other site owners.