

Code of Ethics

The members of the Georgia Industrial Loan Association believe that the interest of the public, of employees, of capital and management can best be served through the voluntary formation and observance of ethical standards and practices. In accordance with this conviction the members of the Association subscribe to the following principles:

(A) To maintain high standards of business deportment in all dealings with each other and the public;

(B) To maintain good inter-company relations by conducting ourselves in the spirit and to the letter of the constitution and By-Laws of this Association;

(C) To explain clearly the actual cost, terms and conditions of all contracts made;

(D) To use legal process sparingly in the enforcement of contract rights;

(E) To transact business in such a manner as to merit the continued respect and confidence of customers and the public;

(F) To acquaint the public with the importance of the finance business in the economic structure; to promote a better understanding with the public and our elected officials of the aims and practices of the lenders licensed under the Georgia Industrial Loan Act; and to oppose any illegal lending activities not expressly authorized by the laws of the State of Georgia;

(G) To cooperate with all duly accredited members of this Association in the proper and ethical conduct of the finance business;

(H) To assist our employees in obtaining a full knowledge of our business so that they may understandingly present it to the public and effectively participate in our public relations programs;

(I) To endeavor to settle all competitive complaints with each other on an amicable basis; and

(J) To keep constantly before our members the value of our constitutional form of government and the freedom of individual opportunity which it protects.