



## Privacy Policy Notice

(Pursuant to FTC Final Rule on Privacy of Consumer Financial Information, the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act)

We collect nonpublic personal information about you from the following sources:

- information we receive from you on applications or other forms;
- information about your transactions with us, our affiliates, or others;
- information we may receive from a consumer or credit reporting agency; and
- information we may receive from third party research providers.

We may disclose nonpublic personal information about you to the following types of third parties:

- financial service providers, such as bankers, in order to carry out required institutional risk control, and/or to carry out our services to you that you have requested;
- computer services consultants and technicians or other security and compliance consultants in order to ensure the protection of the confidentiality and security of your records; and
- financial services providers to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as required by law.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, please provide written notice.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. In the event that we must disclose such information to financial service providers, computer services consultants or technicians or other security and compliance consultants, we do so only under strict confidentiality and non-disclosure restrictions set out in a written undertaking that such consultant(s) are required to sign in advance.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.