

**FACTS****WHAT DO WE DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Transaction or loss history
- Credit history
- Credit scores
- Credit card or other debt
- Mortgage rates and payments

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share.
<b>For joint marketing with other financial companies</b>	No	We don't share.
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share.
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share.
<b>For non-affiliates to market to you</b>	No	We don't share.
<b>QUESTIONS?</b>	Call or email us	

## Who We Are

Who is providing this notice?

## What We Do

**How do we protect your personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How do we collect your personal information?**

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Show your driver's license
- Provide your mortgage information
- Give us your contact information

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market you.

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies.

-- *We do not share with non-affiliates so they can market to you.*

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

-- *We do not jointly market.*