

## **Consumer Privacy Disclosure: Frequently Asked Questions**

Your privacy is important to us and we are committed to keeping your personal information confidential. We want you to be confident in our promise to respect and protect your privacy. As such, you may find the following list of frequently asked questions helpful if you have any concerns regarding our consumer privacy disclosure.

Q: Does the bank sell my personal information?

A: No, under no circumstances does our bank or any of our affiliates sell your personal information. Our bank's policy does not allow us to sell your personal information for any reason.

Q: What information do you collect about me?

A: In order to complete your requested transactions, we obtain nonpublic personal information from your application, your transactions with us and our affiliates, and consumer reporting agencies.

Q: What employees have access to my personal information?

A: We comply with federal regulations to guard your personal information. We limit access to your personal information to the employees who need your information in order to provide you products and services to service or maintain the products and services that you use or to manage the bank.

Q: Is my information shared within your bank and its affiliates?

A: If an employee that you have a relationship with believes that you may have an interest in another product or service they may ask you if it is ok to refer you to another employee or affiliate, who may contact you about a product or service. Frequently, an employee in one area of the bank recognizes that a product or service offered in another department or by an affiliate might be beneficial to you.

Q: Is my information shared with other nonaffiliated companies?

A: Only in a very limited manner. We have contracts with other companies that help us market our products to you or to conduct surveys so that we can learn more about the services you want and how you would like those services provided. The contracts require those companies to protect your information and prohibit them from using the information for any other purpose. These contracts are called Joint Marketing Agreements.

Q: Can I opt out of the sharing of this information?

A: You cannot opt of the sharing of information. Your information is shared when it is necessary to complete a transaction upon your request. Our third party vendors that receive your nonpublic personal information are bound by contracts that prohibit them from selling or sharing your information. Additionally, under certain circumstances, there are legal requirements that require the bank to provide your personal information as imposed by law.

We value your business, and if we have not addressed all of your questions and concerns, please let us know what we can clarify for you.