

PRIVACY NOTICE

In accordance with federal regulations, we are giving you this Privacy Notice to tell you how we may collect, share and maintain non-public personal information ("Private Information") about you or your account. The kinds of Private Information we collect about you or your account are described below. This Privacy Notice applies whether you are our current or former customer. This Privacy Notice is provided to you as required by federal laws and regulations applicable to our business. This Privacy Notice does not amend or alter our obligations under any applicable state or local laws, regulations or ordinances.

Collection of Private Information

We may collect the following kinds of Private Information about you from the following sources:

- *Information you provide on applications, forms, or other correspondence*, such as your name, address, social security number and income.
- *Information about your transactions with us or others*, such as your account balance and payment history.
- *Information we receive from consumer reporting agencies, credit references, employers, insurance companies and insurance agencies*, such as your credit history and creditworthiness, and information that we obtain to verify employment history or that insurance coverage is in force.

Disclosure of Private Information

We may disclose some or all of the Private Information (described above) under the following circumstances:

- *To Marketing Service Providers and Joint Marketing Partners*. We may disclose Private Information to companies that perform marketing services for us or to other financial institutions with which we have joint marketing agreements.
- *With Non-Affiliated Third Parties*. We may disclose Private Information about you with non-affiliated third parties as permitted by law.

Protection of Information

We restrict access to your Private Information to our employees who need to know that information to provide products or services to you and to perform their job duties, and to other persons necessary to assist us in providing you with products or services. Additionally, we maintain physical, electronic, and procedural safeguards to protect your Private Information in a manner consistent with industry standards for similar companies, and in compliance with applicable laws.

By signing below, you acknowledge receipt of this Privacy Notice.

_____/_____/_____
Signature Date: m d y

_____/_____/_____
Signature Date: m d y

Print Name

Print Name