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PRIVACY NOTICE

IN COMPLIANCE WITH REGULATIONS ON PRIVACY OF CONSUMER FINANCIAL INFORMATION AS DECLARED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION, THE FEDERAL RESERVE, THE OFFICE OF THE COMPTROLLER OF THE CURRENCY AND THE OFFICE OF THRIFT SUPERVISION, PLEASE REFER BELOW FOR MORE INFORMATION.

YOUR RIGHT TO FINANCIAL PRIVACY

YOU HAVE THE RIGHT TO KNOW THE PRIVACY POLICIES AND PRACTICES OF THE FINANCIAL INSTITUTIONS YOU DO BUSINESS WITH IN RESPECT TO INFORMATION SHARING WITH AFFILIATED AND NON-AFFILIATED THIRD PARTIES. THIS NOTICE DESCRIBES THE PRIVACY POLICIES AND PRACTICES OF OUR COMPANY.

CATEGORIES OF NON PUBLIC PERSONAL INFORMATION WE COLLECT

- **INFORMATION WE RECEIVE FROM YOU ON APPLICATIONS OR OTHER FORMS**
- **INFORMATION ABOUT YOUR TRANSACTIONS WITH OUR AFFILIATES OR OTHERS; AND**
- **INFORMATION WE RECEIVE FROM A CONSUMER REPORTING AGENCY.**

CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO NONAFFILIATED THIRD PARTIES

WE DO NOT SHARE ANY NONPUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS OR FORMER CUSTOMERS WITH NONAFFILIATED THIRD PARTIES, EXCEPT WHERE PERMITTED BY LAW.

CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO SERVICE PROVIDERS AND JOINT MARKETERS

WE MAY DISCLOSE YOUR NAME AND ADDRESS TO NONAFFILIATED THIRD PARTIES WITH WHICH WE HAVE JOINT MARKETING AGREEMENTS SUCH AS THIRD PARTIES THAT PERFORM MARKETING ON OUR BEHALF, WE WILL ONLY DISCLOSE TO COMPANIES WITH WHICH WE HAVE A CONTRACT STATING THE INFORMATION WILL NOT BE DISCLOSED TO ANY OTHER COMPANIES OR INDIVIDUALS.

CONFIDENTIALITY AND SECURITY

WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE PRODUCTS AND SERVICES TO YOU. IN ADDITION, WE MAINTAIN PHYSICAL AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL STANDARDS TO GUARD YOUR INFORMATION.