

# **PRIVACY OF CONSUMER FINANCIAL INFORMATION POLICY REGULATION P**

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It is the policy of the Financial Institution to respect the privacy of customers'/ consumers' personal financial information. The Financial Institution understands our customers furnish sensitive information to the Financial Institution in the course of daily business, and the Financial Institution is committed to treating such information responsibly. The Financial Institution knows our customers expect privacy and security for their personal and financial affairs.

The Financial Institution will take all necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy policy outlines its practice regarding personally identifiable financial information for consumers and those consumers who become its customers.

## **TYPES OF INFORMATION THE FINANCIAL INSTITUTION COLLECTS**

The Financial Institution collects nonpublic, personal information about consumers from many sources, including information it receives on applications or other forms; information from transactions with it, its affiliates, or others; and information it may receive from a consumer reporting agency.

Nonpublic, personal information does not include that which is available from government records, widely distributed media, or government-mandated disclosures.

## **TYPES OF INFORMATION THE FINANCIAL INSTITUTION DISCLOSES**

The Financial Institution does not now, nor does it intend in the future, to disclose any personal financial information to any nonaffiliated or affiliated third party. By law the Financial Institution may disclose certain personally identifiable information without allowing consumers the right to opt out of the Financial Institution's sharing agreements in the following circumstances:

- To companies who perform transaction processing for the Financial Institution in the following circumstances:
  1. If a transaction, service, or product is requested or authorized by the consumer;
  2. To maintain or service a consumer's account as part of a private label credit card or other loan extension program;

3. In connection with a securitization, secondary market sale (including servicing rights), or similar transaction related to the consumer.
- To disclose information necessary to enforce the Financial Institution's legal or contractual rights or the rights of any other person who is engaged in the financial transaction.