

NOTICE OF PRIVACY PRACTICES

**Important Information About
the Personal Data Your Bank
Collects, and How It Is Used**

Notice for Joint Marketing

To assure the continued privacy and confidentiality of your personal financial information, your bank observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We do not disclose any nonpublic personal information about our customers and former customers to affiliates or non-affiliated third parties except as permitted by law. We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Customers and members of the public may receive copies of this notice of privacy practices by contacting us.

This notification meets the notification requirements of the joint regulatory agencies' final rules on privacy of consumer information, 15 USC. 6801.