

You May Opt Out

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of our disclosures to nonaffiliated third parties, you may call our toll free number, or mail your request to us as follows:

NOTICE OF PRIVACY PRACTICES

**Important Information
About the Personal
Data Your Bank Collects, and
How It Is Used To Enable
Us To Provide Products
or Services To You**

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

Opt-Out Notice

Your bank wants you to know about the information it collects about you, and about how this information might be used.

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 may disclose all of the nonpublic information about you we collect as described above.

Who May Receive This Information

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers, and insurance agents.
- Non-financial companies such as retailers, direct marketers, airlines and publishers.
- Others, non-affiliated third parties as permitted by law.
- Companies that perform marketing services on our behalf and/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.