

NOTICE OF PRIVACY PRACTICES

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

Simplified Notice

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;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

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.

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.