



Protecting Your Privacy Is Important to Us.

We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all our employees for the collection, use, retention, and security of nonpublic personal information.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, this includes information regarding your account balance, payment history, and overdraft history.

Information We Collect

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others; and
- Information we receive from third parties such as consumer reporting agencies.

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus.

We recognize that protecting children’s identities and privacy is important. We comply with the practices established under the Children’s Online Privacy Protection Act. We do not knowingly market to or solicit information from children under the age of 13 without parental consent.

Information We Disclose

We do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.

If you decide to close your account(s), or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We restrict access to nonpublic personal 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 standards to guard your nonpublic information.