

PRIVACY NOTICE

We are very concerned over the privacy of our customers and comply with all federal laws and regulations, except where state law prevails, designed to secure that privacy. Our relationship with our customers is important, and we want them to understand our policies and practices about handling information. We will keep confidential any information about them, but may share information with affiliated companies and certain legally authorized nonaffiliated companies as described below in order to provide better service. “Information” means nonpublic, personal financial information.

Customer Relationship: A continuing relationship, not isolated transactions such as ATM withdrawals or check cashing by account holders of other institutions.

Establishing a Customer Relationship: A customer relationship is established when a deposit account, loan account and/or credit account is opened. Additionally selling insurance, providing financial, economic, or investment advisory services for a fee, or providing credit counseling or tax preparation service establish a customer relationship. Any ongoing financial or advisory, for a fee, relationship creates a customer relationship.

Information Obtained: We may routinely collect or retain information that includes: (1) name, address, telephone number, social security number, annual income, current and past employers; (2) answers to questions on deposit and loan applications; and (3) deposit and loan balances, overdraft history, and payment history with us. We collect information from consumer reporting agencies regarding credit and checking account histories. In order to better serve the customer, we also may retain information about the types of products and services they purchase to learn about their financial needs and interests. We may share this information with others to the extent permitted by federal law, except in those instances where state law prevails, and in accordance with our information sharing policies and practices listed below.

Safeguarding Information: Information that we have about our customers is available to our employees and agents on a “need to know” basis so they can do their jobs. We prohibit our employees and agents from giving information about customers to anyone in a manner that would violate any applicable law or our privacy policy. We do not provide information about the customers to anyone without first verifying who they are and whether they may have legal right to access the information. We train our employees to protect our customers’ information.

Account Numbers: We will not disclose account numbers for a deposit account, transactions account, or loan account to a nonaffiliated third party in order for them to sell you products or services. We may give account numbers to consumer reporting agencies because we are allowed or are required to do so by law.

Information Sharing – Agent Nonaffiliated Companies: We may share information with certain nonaffiliated companies that are our agents. We do this to provide convenient access to products or services, or because these companies help us perform necessary business functions or services. This sharing is permitted by law. Such agents are required to keep confidential any information about you that they receive.

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Customer Designated Information Sharing: If customers want certain companies or individuals to have information provided to them on their behalf, they must provide opt-in notification to us which states either the information to be provided or gives us blanket approval to provide any information before we will honor the request.

Opt-Out Rights: We do not provide any information to affiliated or non-affiliated companies or persons except as permitted by law. This eliminates the need for opt-out notices.

Ending Customer Relationship: The ending of a relationship does not change our information sharing policies regarding that customer's information. It is handled the same way that that of an active customer is handled.

Disclosure to Customers: The required notice will be provide: (1) to all existing customers after December 31, 2000, and prior to July 1, 2001; (2) to all new customers at the time the customer relationship is established; and (3) to all customers annually.