

## **Consumer Privacy Policy Disclosure**

Your privacy is an important priority for us. When you share personal information with us, we believe we have an obligation to safeguard it. Federal banking regulations require that we disclose our Privacy Policy to you. Here it is:

We may collect nonpublic personal information about you from 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.

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

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 personal information