

FACTS
WHAT DOES \$BANK NAME\$ DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires telling you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Social Security number and [income]
- [account balances] and [payment history][credit history]and [credit scores]

How?

All financial companies need to share customers ' personal information to run their everyday business. In the section below, we list the reasons financial customers can share their customers' personal information; the reason FUTURA BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does STATES

BANK OU1 share?

Can you limit this sharing?

For everyday business purposes -

Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

For our marketing purposes -

to offer our products and services to you

For joint marketing with our financial companies

For our affiliates everyday business purposes - information about your transactions and experiences

For our affiliates everyday business purposes -

information about your creditworthiness

For our affiliates to market to you

For nonaffiliates to market to you

To limit our sharing

- Call - our menu will prompt you through your choice(s) Visit us
- online.

Please Note:

If you are a new customer, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions

Call or go to

Who we are

Who is providing this notice?	
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What we do

How does \$BANK NAME\$ protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.
How does \$BANK NAME\$ collect my personal information?	<p>We collect your personal information, for example.</p> <p>[open an account] or [deposit money] [pay for your bills] or [apply for a loan] use your debit or credit card.</p> <p>[We also collect your information from other companies.]OR</p> <p>[We also collect your information from others, such as credit bureaus, affiliates, or other companies.]</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only.</p> <p>sharing for affiliates' everyday business purposes -information about your creditworthiness affiliates from using your information to market to you.</p> <p>sharing for nonaffiliates to market you.</p> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account, I hold jointly with someone else?	<p>[Your choices will apply to everyone in your account.]OR</p> <p>[Your choices will apply to everyone in your account -unless you tell otherwise.]</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>[affiliate information]</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>[nonaffiliate information]</p>

Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. [joint market information]
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