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Privacy Policy

Rev. 10/04/2010

FACTS

WHAT DOES ADVANTAGE BANK 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 us to tell 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

When you are no longer our customer, we continue to share your information as described in this notice.

How?

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

Reasons we can share your personal information

Does Advantage Bank share?

Can you limit this sharing?

For our 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

Yes

No

For our marketing purposes—to offer our products and services to you

- Yes
- No

For joint marketing with other financial companies

- Yes
- No

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

- No
- N/A

For our affiliates’ everyday business purposes—information about your creditworthiness

- No
- N/A

For our affiliates to market to you

- No
- N/A

For nonaffiliates to market to you

- No
- N/A

Questions?

Call 405-419-1000

Who we are

Who is providing this notice?

Advantage Bank

What we do

How does Advantage Bank 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 secured files and buildings. 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 or to carry out other business functions within the bank. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

How does Advantage Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We collect and use information about you only when we reasonably believe it would be useful (and allowed by law) in administering business and in providing products, services and other opportunities to you. This information is collected from the following sources:

- Information we receive from you on applications or other forms, like name, address, phone number, income and account numbers.
- Information about transactions with us, like your payment history, account balances, and parties to transactions.
- Information we receive from credit bureaus, like credit history and other information regarding your creditworthiness.
- Information from other outside parties, like employment history, income, and demographic information

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non financial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Negative Information We Share

We may report information about your loan to credit bureaus: late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notify us of Inaccurate Information We Report To Consumer Reporting Agencies.

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Advantage Bank, 8001 NE 23rd St, Oklahoma City, OK 73141.

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