



**FACTS** WHAT DOES ALOSTAR BANK OF COMMERCE  
DO WITH YOUR PERSONAL INFORMATION?  
11/2011

Rev.

**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 Account transactions
- Payment history and Transaction history

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 AloStar Bank of Commerce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AloStar Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

**Questions?** Call toll free 1-877-738-6391 or go to [www.alostarbank.com/contactus/contact.asp](http://www.alostarbank.com/contactus/contact.asp)

**Who we are**

**Who is providing this notice?** AloStar Bank of Commerce



#### What we do

<b>How does AloStar Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards as well as secured files and buildings.
<b>How does AloStar Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or Use your debit card</li> <li>▪ Pay your bills or Apply for a loan</li> <li>▪ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes i.e. information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <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>

#### Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ AloStar Bank does not share with our affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ AloStar Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ AloStar Bank does not jointly market.</li> </ul>

#### Other important information

**CA and VT Residents:**

California and Vermont law place additional limits on disclosing information about California and Vermont residents so long as they remain residents of those states. In accordance with California law, we will not disclose information we collect about California residents to unaffiliated companies, except as permitted by law. This includes disclosures with the prior written consent of the California resident and disclosures to service the resident's accounts with us, as well as other lawful disclosures.

In accordance with Vermont law, we will not disclose information we collect about Vermont residents to unaffiliated companies and will not disclose application and third party credit-related information about Vermont residents to our affiliated companies except as follows: as permitted by law; to companies that perform marketing or other services on our behalf; name, contact and transaction and experience information to other financial institutions with which we have joint marketing agreements; or with the authorization or consent of the Vermont resident.