

FACTS WHAT DOES BANK OF AMERICAN FORK 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
- Income
- Payment history
- Transaction history
- Credit history
- Credit scores

When you are *no longer* our customer, we may 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 we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Do we share your personal information?	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	We don't share your personal information.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share your personal information.
For nonaffiliates to market to you	No	We don't share your personal information.

Questions? Call toll-free 1-800-815-BANK or go to www.bankaf.com

What We Do	
How do we protect your personal information?	<p>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.</p> <p>Our policy is designed to protect your personal information from unauthorized use. We respect our customers' privacy and we are committed to keeping your personal information confidential.</p>
When do we collect your personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Provide employment information • Pay your bills • Give us your contact information • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't you limit all sharing of your personal information?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>We do not share your personal information with our affiliates other than as necessary to accomplish our everyday business purposes.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>We do not share your personal information with nonaffiliates other than as necessary to accomplish our everyday business purposes.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include our credit card company.</i>