

FACTS

WHAT DOES BANK OF GUAM 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
- credit history and assets
- transaction history and insurance claim history

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

Reasons we can share your personal information	Does Bank of Guam 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Visit us online: customerservice@bankofguam.com or
- Mail the form below

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 (671) 472-5300 or go to www.bankofguam.com



Mail-in Form	
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and service to me.</p>
	Name <input type="text"/>
	Address <input type="text"/>
	City, State, Zip <input type="text"/>
	Tax Identification Number <input type="text"/>

Mail to: Bank of Guam, P.O. Box BW
Hagatna, GU 96932

Who we are

Who is providing this notice?	Bank of Guam and its Affiliates
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What we do

How does Bank of Guam 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.
How does Bank of Guam collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● apply for insurance or provide account information ● show your government-issued ID <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<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. 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?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include others, such as BankGuam Insurance Underwriters, Ltd.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include Money Concepts International Inc.</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 Money Concepts International Inc.</i>

Other important information

<p>San Francisco Branch Accounts. Bank of Guam will comply with all aspects of the California Financial Information Privacy Act (Division 1.4 of the Financial Code). Division 1.4 broadly regulates the sharing of nonpublic personal information of consumers. The Bank is prohibited from disclosing any non-public personal information of a consumer to a non-affiliated third party without first having obtained the consent ("opt-in") of the consumer to that information sharing.</p> <p>Children's Privacy. Protecting the privacy of our children is essential. For that reason, our Web site is not structured to attract children under the age of 13.</p>
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