

FACTS**WHAT DOES BAY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="0"> <tr> <td> Social Security number</td> <td> Overdraft history</td> </tr> <tr> <td> Account balances</td> <td> Checking account information</td> </tr> <tr> <td> Payment history</td> <td> Wire transfer instructions</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		Social Security number	Overdraft history	Account balances	Checking account information	Payment history	Wire transfer instructions
Social Security number	Overdraft history							
Account balances	Checking account information							
Payment history	Wire transfer instructions							
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 Bay Bank chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information	Does Bay 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	No	We don't share						
For joint marketing with other financial companies	No	We don't share						
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share						
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share						
For nonaffiliates to market to you	No	We don't share						
Questions?	Call 251-459-7969 or go to www.mybaybank.com							

What We Do	
How does Bay 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Bay Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> Open an account Make deposits or withdrawals from your account Give us your contact information Pay us by check Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <i>Bay Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Bay Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Bay Bank doesn't jointly market.</i>