

Privacy Statement

FACTS

WHAT DOES BAY-VANGUARD FEDERAL SAVINGS 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:

- n Social Security number and income information
- n Account balances, payment history and loan detail
- n 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 Bay-Vanguard Federal Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bay-Vanguard FSB 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	NO	NO
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

Questions?

Call 410-477-5000 or go to www.bayvanguard.com

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What we do

How does Bay-Vanguard FSB 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 Bay-Vanguard FSB collect my personal information?

We collect your personal information, for example, when you

- n Open an account or deposit money
- n Apply for a loan
- n Pay your bills or withdraw from your account

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- n sharing for affiliates' everyday business purposes—information about your creditworthiness

information about your creditworthiness

n affiliates from using your information to market to you

n sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

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

n *Bay-Vanguard FSB does not share with our affiliates*

Non-affiliates

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

n *Bay-Vanguard FSB does not share with non-affiliates so they can market to you.*

Joint marketing

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

n *Bay-Vanguard FSB does not jointly market with anyone.*

Member FDIC

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