

## Privacy policy

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Rev 1/2014

### FACTS WHAT DOES BRANNEN 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:

- Social Security number and income
- account balances and payment history
- 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 Brannen Bank chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

#### Does Brannen 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

Yes

No

#### For joint marketing with other financial companies

No

We don't share

#### For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

**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

## What we do

**How does Brannen 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.

**How does Brannen Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- make deposits or withdrawals from your account

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

- 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 nonfinancial companies.

- *Our affiliates include nonfinancial companies, such as Brannen Banks of Florida, Inc. and Brannen Properties, Inc.*

**Nonaffiliates**

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

- *Brannen Bank does not share with nonaffiliates so they can market to you*

**Joint marketing**

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

- *Brannen Bank does not jointly market*

Questions? Call Brannen Bank at 1-552-726-1221

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