

Revised: 12/2012

FACTS

What does Central 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: <ul style="list-style-type: none"> ▪ Social Security Number ▪ Credit history and credit scores ▪ Account balances and payment history ▪ Employment information
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 Central Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central 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	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1-888-558-1888 – our customer service specialists will help you with your choice(s). ▪ Visit us online: https://www.centralbnk.com/privacy. <p>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.</p>
Questions?	Call 1-888-558-1888 or go to https://www.centralbnk.com/privacy .

Who we are

Who is providing this notice?	Central Bank and Central Bank dba Central Bank Southwest Florida.
--------------------------------------	---

What we do

How does Central Bank protect my 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 secured files and buildings.</p> <ul style="list-style-type: none"> ▪ 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 Central Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan

	<ul style="list-style-type: none"> ■ make deposits or withdrawals from your account or use your debit card ■ show your government issued ID <p>We also collect your personal information from others, such as credit bureaus or 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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account – unless you tell us otherwise.</p>

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 companies with a common corporate identity of Central Bank such as Central Insurance Agency, LLC.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Central Bank does not share with non-affiliates so they can market to you.</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 may include credit card, investment and financial services and non-financial companies, such as The RiverGroup Financial Advisors LLC.</i>

[Home](#) - [Privacy Notice](#) - [Security Statement](#) - [USA Patriot Act](#) - [Site Map](#) - To limit sharing of your information [click here](#).

Deposit and loan products offered by Central Bank. Deposit products insured by the FDIC up to \$250,000 per depositor.

Are your deposits fully-insured? Learn more, try the [FDIC Deposit Calculator!](#)

At times, we may provide links to sites outside the control of our bank. We do not make any representations concerning the linked sites' contents or availability. You should review each site's privacy and information security policies carefully before you enter confidential information.

© 2014 Copyright Central Bank, All Rights Reserved. Marketing and Website provided by [SPC](#)

