

FACTS		WHAT DOES CENTRIX BANK & TRUST 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 and Income - Account balances and Transaction History - Credit history and Overdraft history When you are <i>no longer</i> 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 Centrix Bank & Trust chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Centrix Bank & Trust share?
For our every day 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
For our marketing purposes – to offer our products and services to you		Yes
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes
For our affiliates' everyday business purposes – information about your credit worthiness		No
For our affiliates to market to you		No
For nonaffiliates to market to you		No
Can you limit this sharing?		
For our every day business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		No
For our marketing purposes – to offer our products and services to you		No
For joint marketing with other financial companies		We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences		No
For our affiliates' everyday business purposes – information about your credit worthiness		We don't share
For our affiliates to market to you		We don't share
For nonaffiliates to market to you		We don't share
Questions?	Call (603) 647-4446 or go to centrixbank.com	
What we do		
How does Centrix Bank & Trust 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 restrict access to your personal information to only those employees who need to know. We require all companies with whom we share your information to keep it confidential.	
How does Centrix Bank & Trust collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> - Open an account or Apply for financing - Make deposits or withdrawals from your account or Use your credit or debit card - 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 purpose—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. <ul style="list-style-type: none"> - <i>Our affiliates include Premier Consulting Corp.</i> 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Centrix Bank & Trust 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. <ul style="list-style-type: none"> - <i>Centrix Bank & Trust does not jointly market.</i> 	