

## Privacy Policy

Rev. 08/2011

FACTS	WHAT DOES CITIZENS BANK OF FLORIDA 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:		
	<div><ul style="list-style-type: none"><li>■ Social Security number and payment history</li><li>■ credit history and income</li><li>■ credit scores and assets</li></ul></div> <p>When you are <b>no longer</b> our customer, we continue to share your information as described in this notice.</p>		
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 Citizens Bank of Florida chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Citizens Bank of Florida 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		No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 407-365-6611 or go to <a href="http://www.mycbfl.com">www.mycbfl.com</a>		
What we do			
How does Citizens Bank of Florida 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 confidential information to those employees who need to know such information to administer your account(s).	
How does Citizens Bank of Florida collect my personal information?		<div><ul style="list-style-type: none"><li>■ open an account or deposit money</li><li>■ pay your bills or apply for a loan</li><li>■ use your credit card or debit card</li></ul></div> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit all sharing?		Federal law gives you the right to limit only <div><ul style="list-style-type: none"><li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>■ affiliates from using your information to market to you</li><li>■ sharing for nonaffiliates to market to you</li></ul></div> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies. <div><ul style="list-style-type: none"><li>■ Citizens Bank of Florida does not share with our affiliates.</li></ul></div>	

<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>■ <b><i>Citizens Bank of Florida does not share with nonaffiliates so they can market to you.</i></b></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>■ <b><i>Citizens Bank of Florida doesn't jointly market.</i></b></p>



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