

# FACTS

## WHAT DOES **FIRST AMERICAN INTERNATIONAL 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.

NOTE: We may disclose all types of information described in this section to companies we hire to perform marketing services, and they must maintain procedurals to ensure the security and confidentiality of the information we provide to them, and that the information may only be used for the purpose as stated in the agreement.

### 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 **that First American International Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>First American International Bank</b> share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	N/A

### To limit our sharing

- Call **1-855-399-8998**
- Mail the enclosed **form** back to us

**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.

### Questions?

Call 1-855-399-8998—our menu will prompt you through your choice(s) or visit us at [www.faib.com](http://www.faib.com)

What we do	
How does <b>First American International Bank</b> 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, and limited access to your information by employees with a need to know their job function.
How does <b>First American International Bank</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ <b>Open an account</b> or deposit money</li> <li>■ <b>Pay your bills</b> or apply for a loan</li> <li>■ <b>Use your credit or debit card</b></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <p>For online banking customer, we may use cookies, which are pieces of data that help web sites recognize return visitors, to personalize and enrich your online visits with us and to collect site visitation statistics. FAIB and/or its service providers may also use tracer technology, which are third-party cookies. If you are uncomfortable with the use of cookie technology, you can set your browser to refuse cookies. However; you may not be able to use those services by refusing cookies if services are depended on cookies.</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"> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>NOTE: We may share certain customer information with government entities and consumer reporting agencies as permitted or required by such laws. These disclosures are usually made for your benefits and for specific circumstances, for example, verifying identities to reduce fraud and identity theft or for prompt credit approval or as required by law, such as in response to a subpoena, levy or court order.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<b>Your choices will apply to everyone on your account.</b>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <b>Our affiliates include financial company such as FAIC insurance Services and FAIC Investment Services.</b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ We do not share customer information with nonaffiliated companies except in the very limited circumstances specifically permitted by law.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <b>Our joint marketing partners include insurance companies, securities brokers, credit card companies, mortgage companies, and other financial institutions. The formal agreement includes assurance by marketing partners that they will maintain the appropriate safeguards to ensure the security and confidentiality of the information we provide to them, and that the information may only be used within the confines of the stated agreement.</b></li> </ul>

**Mail-in Form**

Mark any or all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

[Account #]

**Mail to:**

First American International  
Bank Processing Center  
4101 8<sup>th</sup> Avenue  
Brooklyn, NY 11232