

Personal Banking

**Business Banking** 

Residential Lending

**Banking Tools** 

About Our Bank

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# **Privacy Policy**

#### Facts

WHAT DOES FIRST FLORIDA BANK DO WITH YOUR PERSONAL INFORMATION?

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
- Account balances
- Payment history
- Credit history
- Mortgage rates and payments
- Wire transfer instructions

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 First Florida Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Florida 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share





### How does First Florida 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.

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 First Florida Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or Show your driver's license
- Apply for a loan or Make a wire transfer
- Apply for financing

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 credit worthiness
- 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.

- First Florida Bank has no affiliates.

### Nonaffiliates

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

- First Florida 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.

- First Florida Bank does not jointly market.

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Checking First-E	Business First Checking-E	FHA	Financial Calculators
First Rate Checking-E	Business First Analyzed Checking	VA	Report A Missing Card
First Rate Checking	Business First Checking	Conventional	Secure File Upload
First Rate Money Market	Business Money Market	Rural Housing	Federal Tax Payments
First Savings	Business Savings	Jumbo Loans	Change Orders
Online Banking	Business Loans	Condo and Townhomes	Credit Card Sign On
CDs and IRAs	Business Services	Construction/Perm Loans	Glossary
Consumer Loans	Business Credit Card	Forms Resource Center	Your Credit Score
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ATM/Debit Cards			

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