

WELCOME to FREEDOM BANK of AMERICA QUALITY. SERVICE.

We are committed to being the best. As we accomplish our goals, we will rise above...



Equal Housing Lender. Member FDIC.



» *Freedom Bank Privacy Policy*

FACTS WHAT DOES FREEDOM BANK OF AMERICA 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.

Why?

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 transaction or loss history

What?

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 Freedom Bank of America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom Bank of America share? Can you limit this sharing?
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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
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For our marketing purposes- to offer our products and services to you

Yes	No
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For joint marketing with other financial companies-

No	We don't share
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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 you- No We don't share

For nonaffiliates to market to you- No We don't share

Questions? Call 727-820-8600 or go to www.freedombank.com

Who we are

Who is providing this notice? Freedom Bank of America

What we do

How does Freedom Bank of America 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 collect your personal information, for example, when you

- ° open an account or deposit money
- ° pay your bills or apply for a loan
- ° use your debit card

How does Freedom Bank of America collect my personal information? We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Federal law gives you the right to limit only

- ° 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

Why can't I limit all sharing? State laws and individual companies may give you additional rights to limit sharing.

Definitions

Companies related by common ownership or control. They can be financial or nonfinancial companies.

Affiliates ° Freedom Bank of America has no affiliates.

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

Nonaffiliates ° Freedom Bank of America does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

