



FACTS

WHAT DOES NATIONAL BANK OF ARIZONA (“NB|AZ”) 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 Assets
- Income and Account Balances
- Transaction History and Credit History

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 NB|AZ chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NB AZ 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	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

TO LIMIT OUR SHARING

Call **866.299.3342** and speak with a NB|AZ customer service representative.

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 **866.299.3342**

WHAT WE DO

How does NB AZ protect my personal information?	<p>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.</p> <p>We also restrict access to non-public personal information about you to those employees who have a need to know such information.</p>
How does NB AZ collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or provide account information ▪ apply for a loan or make deposits or withdrawals from your account ▪ seek advice about your investments <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?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens if I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include, but not limited to, Amegy Investments, Inc., Contango Capital Advisors, Inc., Western National Trust Co., and Zions Direct, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>NB AZ does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include securities broker-dealers, insurance agents, and card issuers.</i>

OTHER IMPORTANT INFORMATION

Depending on where you live, you may have additional privacy protections under some state laws. We will comply with applicable state laws before sharing non-public personal information about you. We may do this by sending a separate notice of those rights to you.

Nevada residents: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 866-299-3342, or writing us at NB|AZ Support Services, PO Box 12009, Tucson, AZ 85732-2009. For more information contact us at the address above, or email NBAZinternetbranch@nbarizona.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone: 702-486-3132; email: BCPINFO@ag.state.nv.us.

California: We do not share personal information for accounts with a California mailing address with nonaffiliates and affiliates for marketing purposes. We will limit all other sharing as applicable under California law.