

<b>FACTS</b>	<b>WHAT DOES NEW HORIZON BANK N.A. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>WHY?</b>	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.
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
	<ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Account Balances</li> <li>• Credit History</li> </ul>
	<ul style="list-style-type: none"> <li>• Account Transactions</li> <li>• Visa Debit Card or ATM Card</li> <li>• Checking Account Information</li> </ul>
	When you are no longer our customers, we continue to share your information as described in this notice.
<b>HOW?</b>	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 New Horizon Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Horizon Bank N.A. 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> -information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> -information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Who we are	
<b>Who is providing this notice?</b>	<b>New Horizon Bank N.A.</b>
What we do	
How does New Horizon Bank 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 maintain physical, electronic and procedural safeguards that comply with federal regulations to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does New Horizon Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or Give us your contact information</li> <li>• Apply for a loan or Make a wire transfer</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as</p>

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 creditworthiness
- 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.

- New Horizon Bank has no affiliates

Nonaffiliates

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

- New Horizon Bank has no affiliates.

Joint Marketing

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

- New Horizon Bank doesn't jointly market.