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About Us

New Traditions Bank is locally owned and operated by business people like yourself.

Privacy Statement

FACTS

WHAT DOES NEW TRADITIONS 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.

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 New Traditions Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does New Traditions 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 | Yes | No |
| For joint marketing with other financial companies | No | We Don't Share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | Yes |
| For our affiliates' everyday business purposes — information about your creditworthiness | Yes | Yes |

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| | <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.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

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>New Traditions Bank does share with our affiliate Old Florida National Bank</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>New Traditions Bank 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>New Traditions Bank doesn't jointly market.</i> |

Other important information

We follow state law if state law provides you with additional privacy protections. The above notice applies only to consumer accounts with New Traditions Bank and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do as required by applicable law.

New Traditions Bank will never send you an unsolicited email requesting personally identifiable information or an unsolicited email containing a link to a website requesting personally identifiable information such as a full credit/debit card number, full social security number, or personal account passwords. Please contact us at 407-206-7800 if this information is requested of you in an email from New Traditions Bank. If you have any questions, call 407-206-7800 or visit www.ntbank.net.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <http://www.ftc.gov/idtheft>.