N DAHBANK

| FACTS | WHAT DOES NOAH 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 of | | |
| | 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 <i>no longer</i> 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 Noah | | |
| | Bank chooses to share, and whether you can limit this sharing. | | |
| | | | |

| Reasons we can share your personal | Does Noah | Can you limit this sharing? |
|---|-------------|-----------------------------|
| information | Bank share? | |
| For our everyday business purposes – | | |
| such as to process your transactions, | | |
| maintain your account(s), respond to | Yes | No |
| court orders and legal investigations, or | | |
| report to credit bureaus | | |
| 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 – | No | We don't share |
| information about your transactions and | | |
| experiences | | |
| For our affiliates' everyday business | | |
| purposes – | No | We don't share |
| information about your creditworthiness | | |
| For nonaffiliates to market to you | No | We don't share |

Questions? Call 1-855-272-NOAH, visit your local branch, or go to www.noahbank.com

| We restrict access to personal information about you to those employees who need to know that information to provide products services to you. Our physical, electronic, and procedural safeguar comply with federal standards to guard your non-public informatio How does Noah Bank collect my personal information? How does Noah Bank collect my personal information? 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 credit or debit card. We also collect your personal information from others, such as cre- bureaus and 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 righ limit sharing. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. - Noah Bank does not have any affiliates. Nonaffiliates Companies not related by common ownership or control. They can financial and nonfinancial companies. - Nonaffiliates with whom we share can include credit burea data processing companies, ATM & debit card service networks, and ACH participants accessing your account for the participants accessing your account for | Who we are | |
|---|--------------------------------|---|
| What we do To protect your personal information from unauthorized access an use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and build We restrict access to personal information about you to those employees who need to know that information to provide products services to you. Our physical, electronic, and procedural safeguard comply with federal standards to guard your non-public information How does Noah Bank collect We collect your personal information, for example, when you: my personal information? Open an account or deposit money; Pay your bills or apply for a loan; Use your credit or debit card. We also collect your personal information from others, such as credit or debit card. We also collect your personal information from others, such as credit or debit card. 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 right limit sharing. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates | Who is providing this notice? | Noah Bank |
| my personal information? use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and build We restrict access to personal information about you to those employees who need to know that information to provide products services to you. Our physical, electronic, and procedural safeguard comply with federal standards to guard your non-public information How does Noah Bank collect 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 credit or debit card. We also collect your personal information from others, such as cred bureaus and other companies. Why can't I limit all sharing? Federal law gives you the right to limit only: - Sharing for nonaffiliates is omarket to you. State laws and individual companies may give you additional righ limit sharing. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates with whom we share can include credit bureed data processing companies, ATM & debit card service networks, and ACH participants accessing your account for the participants accessing your account for the participants accessing your account for the participants a | | |
| my personal information? use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and build We restrict access to personal information about you to those employees who need to know that information to provide products services to you. Our physical, electronic, and procedural safeguard comply with federal standards to guard your non-public information? How does Noah Bank collect 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 credit or debit card. We also collect your personal information from others, such as credit bureaus and other companies. Why can't I limit all sharing? Federal law gives you the right to limit only: Sharing for nonaffiliates is market to you. State laws and individual companies may give you additional righ limit sharing. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies with whom we share can include credit bureed data processing companies, ATM & debit card service networks, and ACH participants accessing your account for the participants a | How does Noah Bank protect | To protect your personal information from unauthorized access and |
| measures include computer safeguards and secured files and build We restrict access to personal information about you to those employees who need to know that information to provide products services to you. Our physical, electronic, and procedural safeguard comply with federal standards to guard your non-public information How does Noah Bank collect my personal information? - Open an account or deposit money; - Pay your bills or apply for a loan; - Use your credit or debit card. We also collect your personal information from others, such as credit bureaus and other companies. Why can't I limit all sharing? Federal law gives you the right to limit only: - Sharing for nonaffiliates is market to you. State laws and individual companies may give you additional righ limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Noah Bank does not have any affiliates. Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Noah Bank does not have any affiliates. Companies not re | - | |
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| debit or credit purposes. | | |
| | Joint marketing | A formal agreement between nonaffiliated financial companies that |
| together market financial products or services to you. | ÷ | |
| | | - For example: Joint marketing companies that sell specific |
| products or services such as credit card companies and | | |
| merchant service providers. | | |

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