

FACTS	
<b>Why?</b>	<b>WHAT DOES ORIENTAL DO WITH YOUR PERSONAL INFORMATION</b> Financial companies choose how they share your personal information. Federal law gives consumer 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>▪ Income</li> <li>▪ Account balances, account transactions and payment history</li> <li>▪ Credit history and credit scores</li> <li>▪ Assets and investment experience</li> </ul>
<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 ORIENTAL chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oriental 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 product and services to you.	YES	NO
<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	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	YES	YES
<b>For our affiliates' to market to you</b>	YES	YES
<b>For our non-affiliates' to market to you</b>	NO	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 787-620-0000, our menu will prompt you through your choice(s)</li> <li>▪ Visit us online: <a href="http://www.orientalbank.com">www.orientalbank.com</a> or</li> <li>▪ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	<ul style="list-style-type: none"> <li>▪ Call 787-620-0000</li> <li>▪ Go to <a href="http://www.orientalbank.com">www.orientalbank.com</a></li> <li>▪ Write us: ORIENTAL, Compliance Department - Privacy Policy, PO Box 191429, San Juan, Puerto Rico 00919-1429.</li> </ul>
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Mail-in Form		
<p>If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow you affiliates to use my personal information to market to me.</p>	
	<p><b>Name</b></p> <p><b>Address</b></p> <p><b>City, State, Zip Code</b></p> <p><b>Account Number</b></p>	<p><b>Mail to: ORIENTAL</b>  <b>Compliance Department</b>  <b>Privacy Policy</b>  <b>PO Box 191429</b>  <b>San Juan PR 00919-1429</b></p>

Who we are	
Who is providing this notice	Oriental, is made up of the following companies: Oriental Financial Group Inc., Oriental Bank and Trust, Oriental Financial Services Corp., and Oriental Insurance, Inc.
What we do	
How does ORIENTAL protect my personal information?	<ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ We have policies and procedures to limit employee access to those employees that require access to such confidential information for business reason or to comply with federal and local laws.</li> </ul>
How does ORIENTAL 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 deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> <li>▪ Seek financial advice</li> <li>▪ Provide your mortgage information</li> </ul> <p>We also collect your personal information from others, such as credit bureau, 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"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates' from using your information to market to you</li> <li>▪ Sharing for non affiliates' to market to you</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates are Oriental Financial Group Inc., Oriental Bank and Trust, Oriental Financial Services Corp. and Oriental Insurance, Inc.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Oriental does not share with non affiliates companies so they can market you.
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include:</p> <ul style="list-style-type: none"> <li>▪ Credit Cards Companies</li> <li>▪ Marketing Companies</li> <li>▪ Insurance Companies</li> </ul>