

ONLINE BANKING

TREASURY MANAGEMENT

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Privacy Policy

FACTS WHAT DOES PROGRESS BANK and TRUST 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 Progress Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Progress Bank share?	Can you limit this sharing?
<p>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</p>	Yes	No
<p>For our marketing purposes— to offer our products and services to you</p>	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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Progress Bank and Trust

What we do	
How does Progress Bank and Trust protect my personal information?	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. We restrict access to your information to those employees who need the information to provide products and services to you or to administer your accounts. In addition, we maintain administrative, technical, and physical safeguards that comply with federal standards to guard your information.
How does Progress Bank and Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your debit card to perform a transaction with us and others We also collect your personal information from others, such as 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 <ul style="list-style-type: none"> • your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates 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. <ul style="list-style-type: none"> • (Progress Bank and Trust has no affiliates.)

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • (Progress Bank and Trust does not share with nonaffiliates so they can market to you.)
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"> • (Progress Bank and Trust does not jointly market.)

Other important information

Progress Bank and Trust may change the policies and procedures provided in this Privacy Statement, due to changes in the law or changes in our operations, and we will notify you of these changes as required by law.

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