

# STIFEL BANK & TRUST

Relationship Banking

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Welcome former AFSB  
clients in Falls Church  
[CLICK HERE](#)

## Lending Solutions

Mortgage Lending  
Securities-Based Lending  
Commercial Lending  
Meet Our Lenders  
Mortgage Rates  
Online Access

## Personal Banking

Checking & Savings  
Credit Cards  
CDARS  
Banking Rates  
Online Banking

## Business Banking

Treasury Management  
Business Credit Cards  
Merchant Services  
Remote Deposit  
Business Concierge  
Online Banking

## About Stifel Bank

Stifel Bank Profile  
Board of Directors  
Message from the CEO  
Our Community  
Contact Us

## Stifel Bank Privacy Policy

### FACTS

What does Stifel Bank & 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, name, address, assets and income,
- account balances and payment history, and
- credit history and credit worthiness.

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 Stifel Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stifel Bank & Trust 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<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 affiliates' everyday business purposes</b> — information about your creditworthiness	No	
<b>For our affiliates to market to you</b>	No	
<b>For our nonaffiliates to market to you</b>	No	

**Questions?** Call Toll Free 1(877) 784-3351 or go to [www.stifelbank.com](http://www.stifelbank.com)

**Download**  [Downloadable Privacy Policy](#)

#### What we do

**How does Stifel Bank & 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 limit employee use of your information to only the employees that need the information to conduct your transactions

**How does Stifel Bank & Trust 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, or
- use your 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, and
- sharing for nonaffiliates to market to you.

#### Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with the Stifel name such as Stifel Financial Corp, Stifel Nicolaus & Company Incorporated and others such as Choice Financial Partners and Century Securities.

**Nonaffiliates**

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

- Stifel Bank & Trust does not share with nonaffiliates so they can market to you

**Joint marketing**

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

- Our joint marketing partners include First National Bank of Omaha for our Credit Cards.

#### Customer Identification Program

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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