



PRIVACY STATEMENT

FACTS

WHAT DOES THE BILTMORE BANK OF ARIZONA DO WITH YOUR PERSONAL INFORMATION?

REV. 01/13

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?

Personal information we collect and share depends on the product or service you have with us. This information can include:

- What we receive from you on applications and other forms such as Social Security number and income.
- Your transactions with us such as account balances and payment history.
- Your transactions with nonaffiliated third parties: 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 customer's personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Biltmore Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Biltmore 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 order and legal investigations, or report to credit bureaus

No

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

No

For our affiliates' everyday business purposes – information about your creditworthiness

Yes

No

For nonaffiliates to market to you

No

We don't share

Questions?

Call (602) 992-5055 or go to www.biltmorebankaz.com

Who we are?

Who is providing this notice?	The Biltmore Bank of Arizona
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What we do

How does Biltmore protect my personal information?	To protect 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.
How does Biltmore collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <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>

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>Grandpoint Capital, Inc.</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>Biltmore 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>Biltmore Bank doesn't jointly market</i>