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## Brand Privacy Policy for Individuals

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FACTS	WHAT DOES BRAND 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
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 Brand chooses to share; and whether you can limit this sharing.

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

To limit our sharing	<ul> <li>Call 770.963.9224-our menu will prompt you through your choices; or</li> <li>Call Toll Free 877.778.2710</li> </ul>	
Silaring	Please note:	
	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.	
	However, you can contact us at any time to limit our sharing.	
Questions?	Call 770.963.9224 or Toll Free 877.778.2710	

Who we are		
Who is providing this notice?	The Brand Banking Company	
	Brand Mortgage Group, LLC	

What we do	
How does Brand 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 who have a legitimate business purpose, and we train employees on data security and confidentiality.
How does Brand collect my personal information?	We collect your personal information, for example, when you  open an account or deposit money  apply for a loan or give us your income information  use your credit or debit card  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 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 rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates include financial companies such as Brand Mortgage Group, LLC, a wholly-owned subsidiary of The Brand Banking Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Brand does not share with nonaffiliates so they can market to you.
loint	A formal agreement between nonaffiliated financial companies that

Marketing together market financial products or services to you.

• Brand doesn't jointly market.

BrandBank P.O. Box 1110, Lawrenceville, GA 30046 | 770.963.9224 BrandBank is the trade name for The Brand Banking Company.







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