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Facts

WHAT DOES WILMINGTON SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies 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 to 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
- Account balances
- Payment history
- Credit history
- Credit scores
- Checking account informaion

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 Wilmington Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

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

- Does Wilmington Savings Bank share?
- Yes
- Can you limit this sharing?
- No

For our marketing purposes-

to offer our products and services to you

- Does Wilmington Savings Bank share?
- No
- Can you limit this sharing?
- We don't share

For joint marketing with other financial companies

- Does Wilmington Savings Bank share?
- No
- Can you limit this sharing?
- We don't share

For our affiliates' everyday business purposes-

information about your transactions and experiences

- Does Wilmington Savings Bank share?
- No
- Can you limit this sharing?
- We don't share

For our affiliates' everyday business purposes-

information about your credit worthiness

- Does Wilmington Savings Bank share?
- No
- Can you limit this sharing?
- We don't share

For nonaffiliates to market to you

- Does Wilmington Savings Bank share?
- No
- Can you limit this sharing?
- We don't share

What We Do

How does Wilmington Savings Bank 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Wilmington Savings Bank collect my personal information?

We collect your personal information, for example when you

- Open an account
- Make deposits or withdrawals from your account
- Apply for financing
- Give us your contact information
- Provide your mortgage information

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 credit worthiness

sharing for affiliates' everyday business purposes information about your creditworthiness

- affiliates from using your information to market you
- sharing for nonaffiliates to market 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 non-financial companies

- Wilmington Savings Bank has no affiliates

Nonaffiliates- Companies not related by common ownership or control. They can be financial and non-financial companies.

- Wilmington Savings Bank does not share with non-affiliates so they can market to you

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you

- Wilmington Savings Bank doesn't jointly market

Questions? Call 937-382-1659 or Toll-Free at 800-951-9958 or go to www.wilmingtonsavingsbank.com



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