

# FACTS

## WHAT DOES YADKIN BANK 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
- Income
- Account balances
- Payment history
- Credit history
- Transaction history

**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 Yadkin Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Yadkin Bank 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 affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you-</b> other than financial companies with whom we have a joint marketing agreement	No	We do not share.

**To limit our sharing**

- Visit a branch location nearest you; or
- Mail the Opt-out Mail in Form; or
- Contact us at [Privacy@YadkinBank.com](mailto:Privacy@YadkinBank.com). Indicate "Privacy Opt Out" as the subject of your communication and include your name, address, phone number and last 4 digits of your social security number or tax identification number.

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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 336-258-3902 or go to [www.YadkinBank.com](http://www.YadkinBank.com)

**Who we are****Who is providing this notice?**

Yadkin Bank, Yadkin Insurance, Yadkin Wealth, and Yadkin Mortgage

**What we do****How does Yadkin 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.

Employees are bound by a Code of Ethics to access information only for legitimate business purposes and to keep information confidential.

**How does Yadkin Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account
- use your debit/credit card
- give us your employment history
- apply for a loan
- give us your income 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 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 non-financial companies.

- *Our affiliates include companies and divisions with the Yadkin name; financial companies, such as investment advisors; nonfinancial companies, such as insurance agencies, and mortgage companies.*

**Non-Affiliates**

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

- *Yadkin Bank does not share with non-affiliates other than financial companies with whom we have a joint marketing agreement.*

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance, fraud protection, and credit card companies.*

**Other important information**

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

- Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements.
- Accounts with Vermont addresses will be treated as if you opted out of sharing information among our affiliates.

Opt-out Mail in Form

To limit our sharing of your information	<ul style="list-style-type: none"><li>• Mail this form to the address shown on the right;</li><li>• Visit a branch location nearest you;</li><li>• Contact us at <a href="mailto:Privacy@YadkinBank.com">Privacy@YadkinBank.com</a>. Indicate Privacy Opt-out in your communication and include the information listed below.</li><li>• If you have previously requested to opt-out, an additional request is not necessary. Your opt-out request does not expire.</li></ul>	Mail to:  Yadkin Bank Deposit Operations P. O. Box 888 Elkin, NC 28621
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Name(s) On Account(s)	<hr/> <hr/> <hr/>
Address  City, State, Zip	<hr/> <hr/> <hr/>
Telephone Number	<hr/> <hr/>
<b>Last 4 digits</b> of the Social Security or Tax ID numbers associated with the account(s)	<hr/> <hr/> <hr/>

**Mark all items you wish to limit.**

**Affiliate Sharing:**

Do not share information about my creditworthiness to affiliates for their everyday business purposes or to market to me.

**Marketing Preferences:**

- 1. Do not contact me by phone for marketing purposes
- 2. Do not contact me by mail for marketing purposes
- 3. Do not contact me by e-mail for marketing purposes
- 4. All of the above