

Privacy Policy 2011

FACTS WHAT DOES _____
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. Please read this 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 _____
_____ and _____
_____ and _____
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 _____ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their borrower's personal information; the reasons _____ chooses to share; and whether you can limit this sharing.

Reasons we can share your personal Information	Does	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.	_____	_____
For our marketing purposes - to offer our products and services to you For joint marketing with other financial companies	_____	_____
For our affiliates' everyday business purposes - information about your transactions and experiences	_____	_____
For our affiliates' everyday business purposes - information about your creditworthiness	_____	_____
For nonaffiliates to market to you	_____	_____
Questions?	Call _____ or go to _____	

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What we do:	
How does _____ 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.
How does _____ collect my personal information	We collect your personal information, for example when you: _____ _____ or _____ _____ or _____ _____ or _____
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.

Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>* Affiliates we share with can include _____</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>* Nonaffiliates we share with can include _____</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>*Our joint marketing partners include _____</i>