

Bank & FEP LLC Privacy Policy

FACTS	WHAT DOES Bank and FEP LLC DO WITH YOUR PERSONAL INFORMATION IN REGARDS TO YOUR FIRST EQUITY PAYMENT OR COLONIAL TRANSFER ACCOUNT?
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?	<p>The types of personal information we may collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Account Balances and Credit History • Transaction History <p>When you are no longer our customer, we may continue to share your information as described in this notice. <u>This is a "General Statement" and does not necessarily reflect our policy. READ BELOW</u></p>
How?	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 customers' personal information; the reasons Banks choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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 orders and legal investigations, or report to credit bureaus	Yes	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	No	We don't share
For our affiliates "everyday business" purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 866-562-5077 or go to www.1fep.com

Who we are

Who is providing this notice?

Bank & FEP LLC

What we do

How does 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 Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for services
- pay your bills, deposit, or withdraw money

We may 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
- using your information 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 non-financial companies.

- Bank does not share with our affiliates.

Non-affiliates

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

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

Joint marketing

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

- Bank will not partner with any affiliate and share your information.

Other important information

Special Notice for Residents of Certain States:

Residents of California and Vermont: In accordance with state law, we will not share your personal information with Non-affiliates except as permitted by law, including, for example, for our own marketing purposes, for everyday business purposes, such as servicing your account, or with your consent.

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your credit worthiness without your authorization.

Residents of Nevada: You are being provided this notice pursuant to Nevada law.