

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

“We,” “our,” and “us,” when used in this Notice, mean Great Florida Bank.

When we use the words “you” and “your” we are referring to our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- Deposit account
- Loan account
- Credit card account
- Retail installment contract we hold and service
- Self-directed Individual Retirement Account

A consumer is a natural person (not a corporation or other legal entity) whose account covered by this Notice is established for personal, family or household purposes (as opposed to a business purpose).

DEFINITIONS

Nonpublic personal information refers to information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you provide to us on applications or other forms
- Information about your transactions with us or others
- Information from others, such as consumer reporting agencies, real estate appraisers and employers
- Information we receive as a result of verifying customer Information

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your information.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this Notice or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Great Florida Bank works with a variety of third parties to bring you financial services. We disclose information about you as necessary to fulfill these third party service agreements. For example, we may disclose information about you to third parties that assist us in servicing or maintaining your loan or deposit account, or other business relationship, such as printing checks or billing you for loan payments. We may also disclose information about you to governmental entities, such as sending annual interest income statements to the IRS, and to other third parties such as credit bureaus, or in response to subpoenas.

We may disclose all of the information we collect, as described above, to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements in order to make a variety of financial services available to you. These third parties must agree to strict confidentiality provisions to assure the protection of your information. Because we already limit the sharing of your nonpublic personal information as outlined above, you do not have a right to opt out of the disclosure of this information.

We impose the following limitations on the use of information disclosed to other institutions with which we have joint marketing agreements:

- We only allow direct mail solicitations

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

STATE LIMITS

We will not share this information about customers who reside in the following state(s):

- California

Great Florida Bank

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