

# FACTS

## WHAT DOES PROFICIO 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 and income
- Account balances and payment history
- Credit scores and credit 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 **Proficio Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Proficio 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	No
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call 866-404-4111 —our menu will prompt you through your choice(s) **or**
- Visit us online: [proficiobank.com](http://proficiobank.com) or email [privacy@proficiobank.com](mailto:privacy@proficiobank.com)

**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 866-404-4111 or go to [proficiobank.com](http://proficiobank.com)

## Who we are

Who is providing this notice?

Proficio Bank

## What we do

How does Proficio 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.

How does Proficio Bank collect my personal information?

We collect your personal information, for example, when you

- open and account or process deposits
- make a withdrawal or make a loan payment
- apply for a loan

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 nonfinancial companies.

- *Our affiliates are NHB Holdings, Inc and its affiliates*

**Nonaffiliates**

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

- *Business partners who provide products and services, such as, but not limited to, financial products, insurance, billing and payment processing, marketing, and government entities as permitted by law*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *If applicable, joint marketing agreements prohibits use of information for purposes other than contracted.*

## Other important information

If you wish to limit the sharing of your information, please email us at [privacy@proficiobank.com](mailto:privacy@proficiobank.com) or call us at 866-404-4111, and inform us of your selections in the following areas:

- Do not share information about my credit worthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.