

## **OUR POLICY ON CONFIDENTIALITY**

### **Financial Privacy Disclosure (Privacy Policy)**

**First Fidelity Bank respects your financial privacy and complies with laws and regulations designed to secure your privacy. Your relationship with us is important, and we want you to understand our policies and practices about handling information.**

**Our goal is to serve you as conveniently and effectively as possible, and to make sure you feel confident that the information about your banking relationship with us is treated with the utmost privacy.**

**We will keep confidential any nonpublic personal information we collect about you. We will not disclose your nonpublic personal information with any nonaffiliated third party except as permitted by law.**

**The following policies outline how we use and safeguard the information we collect about you. For this reason, we ask that you please read it carefully.**

### **CATEGORIES OF INFORMATION WE COLLECT.**

**We collect nonpublic personal information about you from the following sources:**

- **Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income.**
- **Information about your transaction with us, our affiliates, or others, such as your account balances, payment history, parties to transactions, and credit card usage; and**
- **Information we receive from a consumer reporting agency, such as your credit history and creditworthiness.**

### **CATEGORIES OF INFORMATION WE DISCLOSE.**

**We do not disclose any nonpublic personal information about our customers or former customer to anyone, except as permitted by law.**

**First Fidelity 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 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, such as insurance providers, 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, no action is necessary on your part to limit such sharing.**

#### **CONFIDENTIALITY AND SECURITY.**

**We restrict access to nonpublic personal information about you to our employees and agents on a “need to know” basis so they can do their jobs in providing products or services to you. We prohibit our employees and agents from giving information about you to anyone in a manner that would violate any applicable law or privacy policy.**

**We do not provide information about you to anyone without first verifying who they are and whether they may have legal access to the information. We train our employees to protect information about you.**

**We also have a disaster preparedness program to secure this information in case of a natural disaster, hazards or threats. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.**

## **MAINTENANCE OF ACCURATE INFORMATION**

**We strive to maintain accurate, current and complete information about your banking relationship with us. We also respond to requests to correct inaccurate information in a timely manner. Please notify us immediately if you receive information regarding your relationship with us that you believe to be inaccurate or if any of your personal information (such as name, address, telephone number or employment) changes.**

## **ENDING CUSTOMER RELATIONSHIP.**

**If you end your customer relationship with us, or if we end our customer relationship with you, we will adhere to the privacy policies and practices as described in this notice.**