

# PRIVACY NOTICE DISCLOSURE

FACTS WHAT DOES THE PALM BANK DO WITH YOUR PERSONAL INFORMATION	
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. The information can include: -Social Security Number and account balances -Transaction history and account transactions -Checking account information and credit history When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customer's 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 The Palm Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Palm 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	No	We don't share
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
<b>Questions?</b>	Call 813-873-7256 or go to <a href="http://www.thepalmbank.com">www.thepalmbank.com</a>	

How does The Palm 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 The Palm Bank collect my personal information?	We collect your personal information for example when you: -Open an account or deposit money -Pay your bills or apply for a loan -Use your credit or debit card 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 non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. (See below for more rights under state law.)

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - No affiliated companies
Nonaffiliated	Companies not related to common ownership or control. They can be financial or nonfinancial companies. - No nonaffiliated sharing
Joint Marketing	A formal agreement between non affiliated companies that together market financial products or services to you. - No joint marketing affiliation

Other important information
Florida state laws do not offer any additional sharing limitations.

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