

# FACTS

## WHAT DOES BNC NATIONAL 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 account balances
- Account transactions and checking account information
- Payment history and mortgage rates and payments

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customer 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 BNC National Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does BNC National Bank share? | Can you limit this sharing? |
|---|-------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you   | Yes                           | No                          |
| <b>For joint marketing with other financial companies</b>   | No                            | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No                            | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                            | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                            | We don't share              |

### Questions?

Go to [www.bncbank.com](http://www.bncbank.com)

## Who we are

|                                      |                   |
|--------------------------------------|-------------------|
| <b>Who is providing this notice?</b> | BNC National Bank |
|--------------------------------------|-------------------|

## What we do

|  |   |
|--|---|
| <b>How does BNC National Bank protect my personal information?</b> | 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.   |
| <b>How does BNC National Bank collect my personal information?</b> | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Make deposits or withdrawals from your account</li> <li>■ Use your ATM or Debit card or seek financial or tax advice</li> </ul>   |
| <b>Why can't I limit all sharing?</b>                              | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>BNC National Bank does not share with our affiliates.</i></li> </ul>  |
| <b>Non Affiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include mortgage companies and service providers that provide printing and mailing services in connection with our marketing to you.</i></li> </ul> |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>BNC National Bank doesn't jointly market.</i></li> </ul>   |