



NOTICE OF PRIVACY POLICY

Information Collected

Security One Bank collects the following categories of nonpublic personal information about our consumer customers:

- Information received from you on applications and other forms;
- Information about transactions with us (such as information about a deposit, loan, or credit card account); and
- Information we receive from consumer reporting agencies.

Confidentiality and Security of Nonpublic Personal Information

Security One Bank maintains the following policies and practices designed to protect the confidentiality and security of consumers' nonpublic personal information:

- We limit employee access to confidential customer financial information to those employees with a business reason for knowing such information.
- Our employees are trained to understand the importance of customer financial privacy and to properly handle confidential information.
- It is our policy that customer information is not to be provided to anyone over the telephone unless a previously issued Personal Identification Number ("PIN", or equivalent, has been provided to the employee by the person requesting the information or we have otherwise determined that you are the person requesting information on your own account or have authorized us to release the requested information.
- We endeavor to maintain the most accurate and up-to-date customer records possible. If you find that your account information is not correct, current, or complete, please call, e-mail, or write to us at the telephone number or address on your account statement and appropriate corrections will be made as soon as possible. Since some e-mail transmissions may be subject to interception, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter or telefacsimile to us.
- If you feel we have not met our obligations in the protection or use of your personal information, you may submit a complaint to us. Any complaint will be handled in compliance with the Institution's Consumer Complaints Policy.
- Breaches of customer privacy are considered serious employee misconduct and may result in termination of the employee.

Disclosures to Affiliates or Nonaffiliated Third Parties

Security One Bank does not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law.