

FACTS

WHAT DOES Summit 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 Driver's License Number
- Date of Birth and Address
- Phone Number and Email Address

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's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Summit National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Summit National 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	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates, everyday business purposes - information about your transactions and experiences	No	Yes
For our affiliates, everyday business purposes - information about your creditworthiness	No	Yes
For nonaffiliates to market to you	No	Yes

QUESTIONS?

Call 800-758-1741 or go to www.summitnb.com

Who we are

Who Is providing this notice?	Summit National Bank
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What we do

How does Summit National 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 Summit National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open a new account or Apply for a loan • Purchase Prepaid Card <p>We also collect your personal information from others, such as credit bureaus, affiliate, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Summit National Bank has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Summit National Bank does not share information with nonaffiliates
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> • Summit National Bank does not engage in joint marketing with nonaffiliates.