

FACTS**WHAT DOES BRADESCO BAC FLORIDA 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
- Wire transfer instructions and mortgage rates and payments

How?

All financial companies need to share customers' 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 Bradesco BAC Florida Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bradesco BAC Florida 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	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 305-789-7000 for additional information or
- Visit us online: <http://www.bacflorida.com/opt-out form/>

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 305-789-7000 or go to www.bacflorida.com/privacy

Who we are

Who is providing this notice?	Bradesco BAC Florida Bank
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What we do

How does Bradesco BAC Florida 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 physical, electronic, and procedural safeguards (including, without limitation, secure servers, firewalls, antivirus, restricted access to files, and restricted access to offices) that comply with federal standards.
How does Bradesco BAC Florida Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account ■ give us your contact information ■ make a wire transfer ■ show your government-issued ID ■ apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal laws gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Bradesco BAC Florida Investments Corp., Bradesco Global Advisors, Inc., and Banco Bradesco S.A.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bradesco BAC Florida Bank does not share with nonaffiliates so they can market to you.</i>
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"> ■ <i>Bradesco BAC Florida Bank doesn't jointly market.</i>

Other important information

California Residents. California laws place additional limits on sharing information about their residents. We will not share information we collect about you with our family of companies and non-affiliated third parties, except as permitted by law. We also send California residents a separate notice for additional choices.

North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law.