

## FACTS

## WHAT DOES APPLIED 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 income
- account balances and payment history
- credit history and credit scores

### 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 Applied Bank chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

#### Does Applied 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

Yes

No

#### 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

Yes

Yes

### To limit our sharing

- Mail the form below

#### 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 1-800-947-1090 or go to [www.appliedbank.com/privacy.html](http://www.appliedbank.com/privacy.html)

### Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Last 10 digits of Account #

#### Mail to:

Applied Bank  
P.O. Box 17125  
Wilmington, DE  
19850-7125

**What we do**

<b>How does Applied 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 Applied 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 deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<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> See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**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>• Our affiliates include companies such as Applied Card Systems, Inc.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates we may share with can include mortgage companies, insurance companies, direct marketing companies and non profit organizations.</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>• Our joint marketing partners may include credit card companies.</li> </ul>

**Other important information**

***Vermont Residents Only***

**Opt-In:**

If you want to authorize us to disclose information about you, as described in the attached Privacy Policy, fill out this form, detach and mail it to: Applied Bank, P.O. Box 17125, Wilmington, DE, 19850-7125.

I authorize you to share information about me with non-affiliated third parties.

**Please Print:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Last 10 digits of Account Number: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*Please allow two to four weeks for processing.*