



# FlowersBank

## Privacy Policy

<b>FACTS</b>		<b>WHAT DOES FLOWERS NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>		
<b>Why?</b>	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.			
<b>What?</b>	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 Checking account information			
	- Payment history and Overdraft history			
	- Account transactions and Transaction history			
<b>How?</b>	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 Flowers National Bank chooses to share; and whether you can limit this sharing.			
	<b>Reasons we can share your personal information</b>	<b>Does Flowers National Bank share?</b>	<b>Can you limit this sharing?</b>	
	<b>For our every day business purposes</b> -- 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> -- 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> -- information about your transactions and experiences	No	We don't share	
	<b>For our affiliates' everyday business purposes</b> -- information about your credit worthiness	No	We don't share	
	<b>For our affiliates to market to you</b>	No	We don't share	
	<b>For our nonaffiliates to market to you</b>	No	We don't share	
<b>Questions?</b>	Call toll-free 1-877-715-5033 or go to <a href="http://www.jcfbank.com">www.jcfbank.com</a> .			

<b>What we do</b>	
<b>How does Flowers National Bank protect my personal information?</b>	<p>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.</p> <p>We allow access to nonpublic personal information about you to only those employees who require this information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p> <p>When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.</p>
<b>How does Flowers National Bank collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>- Apply for a loan or open an account</li> <li>- Use your credit or debit card or give us your income information</li> <li>- Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>- <i>Flowers National Bank does not share information.</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <p>- <i>Flowers National Bank does not share with nonaffiliates so they can market to you</i></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Flowers National Bank does not jointly market.</i></p>
<b>Other important information</b>	
<p>Since we value our customer relationship with you, we do not disclose any nonpublic personal information about our customers to anyone, except as permitted by law.</p> <p>We do not disclose nonpublic personal information about former customers.</p>	