

ETHIC

— A WEALTH BANK —

FACTS

WHAT DOES ETHIC 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Transaction History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 ETHIC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ETHIC 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 888-398-8472 or visit ethicwealthbank.com
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Who we are

Who is providing this notice?

ETHIC

What we do

How does ETHIC 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.

- Our verification procedures guide employees through confirming a customer's identity before opening an account or releasing information.

How does ETHIC collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Provide employment information

We also collect your information from credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *ETHIC has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we can share with can include non-financial companies such as home improvement and solar energy distributors, integrators, and contractors*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *ETHIC does not currently participate in joint marketing with non-affiliates*

Other important information

For California Residents Only: "How ETHIC responds to your browser's 'Do-Not-Track' signal"

ETHIC does not respond to your 'Do-Not-Track' signal settings, nor do any of our third party website operators respond to 'Do-Not-Track' settings in consumers' browsers.

Neither ETHIC, nor any of its third parties, engages in online behavioral tracking. Online behavioral tracking collects personally identifiable information related to a consumers' online activities "over time and across different web sites" through the operator's website or online service.