

| FACTS | WHAT DOES FLORIDA GULF BANK DO WITH YOUR PERSONAL INFORMATION? |
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| 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. |
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| WHAT? | <p>The types of personal information we collect and share depends 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 <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
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| 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 Florida Gulf Bank chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does Florida Gulf Bank share? | Can you limit this sharing? |
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| 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 | NO | WE DO NOT SHARE |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes Information about your transactions and experiences | NO | WE DO NOT SHARE |
| For our affiliates' everyday business purposes- Information about your credit worthiness | NO | WE DO NOT SHARE |
| For our affiliates to market to you | NO | WE DO NOT SHARE |
| For non affiliates to market to you | NO | WE DO NOT SHARE |

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| Questions? | Call (239) 332-4440 or log onto www.floridagulfbank.com |
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WHAT WE DO

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| How does Florida Gulf Bank protect my personal information? | <p>To protect your personal information from un-authorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>At Florida Gulf Bank, both internal and external companies routinely test our systems for any weakness and vulnerabilities to ensure your information is secure.</p> |
| How does Florida Gulf Bank collect my personal information? | <p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> • You open an account • You apply for a loan • You make deposits or withdrawals from your account • You pay your bills • You give us your income information or • You show your driver's license • We also collect your personal information from others, such as credit bureaus, affiliates or other companies |
| 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 for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p> |

DEFINITIONS

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Florida Gulf Bank has no affiliates |
| Non Affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Florida Gulf Bank does not share with non affiliates so they can market to you |
| 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"> • Florida Gulf Bank has a joint marketing agreement with Invest Financial Corporation for the purpose of providing Securities products. |