Rev. 09/2012

FACTS

WHAT DOES 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 balance
- Account transactions and checking account information
- Wire transfer instructions and mortgage rates and payments

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumer's personal information; the reasons BAC Florida Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	No	We don't share
For nonaffiliates to market to you	No	We don't share

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

BAC Florida Bank

What we do	
How does 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 computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.
How does BAC Florida Bank collect my personal information?	We collect your personal information, for example, when you ■ open an account or give us your contact information ■ make a wire transfer or show your government-issued ID ■ apply for a loan We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal laws 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. ■ Our affiliates include companies with a common corporate identity; financial companies such as a broker-dealer and an investment advisor.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ BAC Florida Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ BAC Florida Bank doesn't jointly market.