



How we protect your personal information Notice of Your Financial Privacy Rights

Effective October 1, 2008

Your Financial Privacy Rights

At BAC Florida Bank we recognize the high value you place on your privacy. We are committed to respect that privacy and to protect the privacy of nonpublic information which you provide to us or which we may gather from other sources.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

We extend this privacy protection to all of our consumer customers who have a continuing relationship with us, such as:

- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Self-directed individual retirement account where we act as custodian or trustee

The Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency
- Information from a customer survey

The Confidentiality, Security, and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law.

Nonpublic Personal Information and Affiliates

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the ownership that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

We do not share nonpublic personal information with or from our affiliates in the BAC|Credomatic Network group during the normal course of business. Nevertheless, in the event that we do, you have the option to opt out. Opt out means to prevent our sharing of information (eligibility information), that would allow us to make or send a solicitation to you for marketing purposes.

Nonpublic Personal Information and Non-Affiliated Third Parties

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law. We do not share nor sell your personal information for marketing purposes.

Nonpublic Personal Information and Former Customers

We do not disclose nonpublic personal information about former customers, except as permitted by law.

Your Right to Block the Disclosure of Your Nonpublic Personal Information

Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.

You may limit our affiliates in the BAC|Credomatic Network group of companies, such as our credit card, insurance, and securities affiliates, from marketing their products or services to you based on your personal information that we collect and may share with them. This information includes your income, your payment history with us, and your credit history.

Your choice to limit marketing offers from our affiliates will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for at least another 5 years.

If you have already made a choice to limit marketing offers from the BAC|Credomatic Network group companies, you do not need to act again until you receive the renewal notice.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

If you wish to opt out of disclosures, you may do so by using any of the following methods:

- Check the appropriate box on the Opt Out Notice attached and return it to us at this address:

**BAC Florida Bank
Customer Service Dept.
P.O. Box 14-1999
Coral Gables, FL 33114-1999**

- Complete and return an email which can be obtained at our website at www.bacflorida.com/privacy
- Check the appropriate box on the Opt Out Notice attached and fax it to us at **(305) 569-1552**

Do not share my non public personal information (eligibility information), with the BAC|Credomatic Network group of companies.

Signature

Name

Account Number

Address

City, State, Zip



BAC | Florida
Member BAC | CREDOMATIC Network

