


<b>FACTS</b>	<p><b>WHAT DOES FIRSTRUST BANK DO WITH YOUR PERSONAL INFORMATION?</b></p>  <p>15 E. Ridge Pike Conshohocken, PA 19428 800-220-BANK</p>																	
<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>	<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"> <li>▪ Social Security number and account transactions</li> <li>▪ Checking account information and overdraft history</li> <li>▪ Credit history and income</li> </ul>																	
<b>How?</b>	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 Firstrust chooses to share; and whether you can limit this sharing.																	
	<b>Reasons we can share your personal information</b>	<table border="1"> <thead> <tr> <th data-bbox="1068 882 1300 1045">Does Firstrust share?</th> <th data-bbox="1304 882 1565 1045">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="1068 1045 1300 1142">Yes</td> <td data-bbox="1304 1045 1565 1142">No</td> </tr> <tr> <td data-bbox="1068 1142 1300 1184">Yes</td> <td data-bbox="1304 1142 1565 1184">No</td> </tr> <tr> <td data-bbox="1068 1184 1300 1226">Yes</td> <td data-bbox="1304 1184 1565 1226">No</td> </tr> <tr> <td data-bbox="1068 1226 1300 1302">Yes</td> <td data-bbox="1304 1226 1565 1302">No</td> </tr> <tr> <td data-bbox="1068 1302 1300 1377">Yes</td> <td data-bbox="1304 1302 1565 1377">Yes</td> </tr> <tr> <td data-bbox="1068 1377 1300 1419">Yes</td> <td data-bbox="1304 1377 1565 1419">Yes</td> </tr> <tr> <td data-bbox="1068 1419 1300 1461">Yes</td> <td data-bbox="1304 1419 1565 1461">Yes</td> </tr> </tbody> </table>	Does Firstrust share?	Can you limit this sharing?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
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<b>For our everyday 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>	Yes	No																
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No																
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes																
<b>For our affiliates to market to you</b>	Yes	Yes																
<b>For non-affiliates to market to you</b>	Yes	Yes																
<b>To limit our sharing</b>	<p>Call 800-220-BANK</p> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we send this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>																	
<b>Questions?</b>	Call 800-220-BANK																	

What we do	
<b>How does Firstrust protect my personal information?</b>	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 restrict access to your nonpublic personal information to employees who need to know that information to provide products or services to you and protect it with multiple safeguards.
<b>How does Firstrust collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Show your driver's license</li> <li>▪ Provide employment information or give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with a Firstrust Bank name and financial companies such as Firstrust Financial Resources, Apex Mortgage Corp., and FirstLease, Inc.</i></li> </ul>
<b>Non-affiliates</b>	Companies not affiliated by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ <i>Non-affiliates we share with can include investment advisors, registered representatives, securities broker dealers, and insurance agents.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

