

FACTS	WHAT DOES ALMA 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?	<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, income and employment history</li> <li>Account balances and credit history</li> <li>Assets and account transactions</li> </ul> <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 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 Alma Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Does Alma 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.	Yes	No
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 our affiliates to market to you.	No	We Don't Share
For non-affiliates to market to you.	Yes	Yes
To limit our sharing	<p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing by calling (855) 541-1000.</p>	
Questions?	Call (855) 541-1000, visit <a href="http://www.almabank.com">www.almabank.com</a> or call the number on the back of your credit card or on your billing statement.	

Who We Are	
Who is providing this notice?	Alma Bank
What we do	
How does Alma 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.
How does Alma Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or give us your contact information</li> <li>• Provide account information or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit card or ATM debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; credit bureaus; law enforcement officers; government agencies; courts; and marketing firms.</p> <ul style="list-style-type: none"> <li>• <i>Alma Bank shares with non-affiliates and they can market to you.</i></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Alma Bank does jointly market for credit card customers only. Our joint marketing partners include credit card companies only.</i></li> </ul>