

## OUR PRIVACY PLEDGE TO YOU

As a customer of OptimumBank, you provide us with important financial information about yourself. We believe it is our responsibility to safeguard your personal and financial information, and we work diligently to do so. We developed our privacy policy to ensure your confidentiality and maintain your confidence in our bank. This disclosure details the strict standards we have in place. We ask that you read it carefully.

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

### Definitions:

**We, our, and us,** when used in this notice, mean OptimumBank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Deposit account
  - Loan account
  - Credit card account
  - Safe deposit box

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

**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. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

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 same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

## THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

## INFORMATION WE DISCLOSE ABOUT YOU

We do **NOT** disclose any information about you to anyone, except as permitted by law.

Specifically, we are permitted to share information in order to process and service your transactions. This includes companies that provide services or functions on behalf of OptimumBank, such as check printing companies and data processing companies. These companies might assist us in processing your transactions, creating and mailing your statements, fulfilling your other service requests, and printing checks for your accounts. All of these companies act on our behalf and are contractually obligated to keep the information we provide to them confidential, and to use the information only to provide the services we've asked them to perform for you and us.

## THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to 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 to protect this information.

## INFORMATION ABOUT FORMER CUSTOMERS

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

## AUTHORIZED SHARING OUTSIDE MARKETING SERVICES—JOINT MARKETING

We may, in the future, share information with companies that perform marketing services for us in order to provide our customers with additional information about our products and services, or with companies with whom we have joint marketing agreements.

Federal law allows us to share information with companies that perform marketing services on our behalf (such as telemarketing companies or direct

sales companies) or companies with whom we jointly market products (for example, financial service providers such as mortgage bankers, securities brokers-dealers, or insurance agents). The law says you don't need to take any action to opt out of this sharing, because it is an exception to the rules governing the sharing of information with non-affiliated third parties. These companies are contractually obligated to adhere to our strict standards of customer information security and confidentiality.

We hope this addresses any questions you may have regarding the confidentiality of your personal and financial information. Please let us know at any time if you have questions or concerns.



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Plantation, FL 33324  
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### Galt Ocean Mile

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Phone (954) 566-7316  
Fax (954) 566-7335

### Deerfield Beach

2215 W. Hillsboro Boulevard  
Deerfield Beach, FL 33442  
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