



Privacy Policy

Our Privacy Commitment to You

USAmeriBank understands the importance of protecting the privacy of our customers and their nonpublic personal information. We consider any personal information you provide to us to be confidential. Consequently, we are committed to safeguarding and maintaining the privacy of this information. To this degree, we have taken care in establishing and implementing policies and procedures to protect your nonpublic personal information. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

Information That We Collect

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.

Ensure the security and confidentiality of customer records and information

- Protect against any anticipated threats or hazards to the security or integrity of such records.
- Protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer.
- Provide annual reports to the board detailing the current status of the information security program.

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

- Information we receive from you on applications and other forms such as your name, address, social security number, assets and income.
- Information about your transactions with us such as your account balance, payment history, parties to transactions, and credit card usage.
- Information about your transactions with nonaffiliated third parties such as your account balance, payment history, parties to transactions and credit card usage.
- Information from a consumer reporting agency such as your creditworthiness and credit history.

Nonpublic Personal Information

"Nonpublic personal information" is information about you that we obtain in connection with providing you with "financial products or services." Nonpublic personal information does not include information that is available through federal, state or local government records, or from widely distributed media such as a telephone directory. "Financial products or services" include loan products, deposit accounts, and safe deposit box rentals. We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

Information That We Disclose

USAmeriBank does not disclose any nonpublic personal information about our existing or former customers to anyone, except as permitted by law.

We are permitted legally to disclose any or all of the information we collect from you or about you under the following circumstances:

We may share your information with non-affiliated third parties with whom we contract to provide marketing services on our behalf or other financial institutions with which we have joint marketing agreements.

We may share your information with affiliates and nonaffiliated third parties to the extent necessary to process, obtain, service, maintain administer or enforce a financial service or product that you have requested we provide to you.

USAB Privacy Continued

Under the Fair Credit Reporting Act we may share your information with our affiliates, so long as the information disclosed is transaction and experience information.

Confidentiality and Security 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 continue to maintain appropriate security standards and procedures to prevent unauthorized access to customer information.

Internet Privacy

USAmeriBank is committed to the protection of customer privacy in electronic commerce. The USAmeriBank Privacy Notice applies in its entirety to any activity you engage in on the USAmeriBank Web site.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy (ies) should be sent to us at the following address:

USAMERIBANK
PO BOX 17540
Clearwater, FL 33762-3857
Attention: Compliance Department