

F A C T S

WHAT DOES NEPTUNE BANK DO WITH YOUR PERSONAL INFORMATION?

If you want to limit our sharing

Contact us

By telephone: 1-800-543-7879 — our menu will prompt you through your choices
On the web: www.neptunebankco.com/privacy

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice to you. However, you can contact us at any time to limit our sharing.

Check your choices

Your choices will apply to everyone on your account.

Check any/all you want to limit: *(See page 1)*

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me. *(After 5 years, I can renew my choice when you send me a renewal notice.)*
- Do not share my personal information with nonaffiliates to market their products and services to me.

For more than 100 years, the Mars Bank name has been a trusted symbol of service and reliability, and we remain dedicated to those principles today. You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the customers we serve.

The Mars Bank Privacy Policy describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. At Mars Bank, we value your relationship, and we work diligently every day to honor the trust you place in us. Thank you for banking with Mars Bank.

Highlights of Our Commitment To You

- Within Mars Bank, we safeguard your customer information carefully.
We carefully limit the sharing of your information solely to provide the products and services you request and to send you information about special offers that may interest you.
- We are committed to protecting your customer information in every transaction, at every level of our organization.
For this purpose, we have designed procedures, standards and technology, which are described in this notice.

How We Use Your Information

In the course of serving you, we collect information about you from a variety of sources such as:

- Information you provide to us on applications or forms, such as your income and accounts with others; or
- Information we receive from an outside company, such as a credit bureau, regarding information about your creditworthiness.

We use and share information to provide quality service and to offer financial services that may be of value or interest to you. For example, your information enables us to:

- Serve your accounts and meet your financial needs;
- Protect your accounts from unauthorized access;
- Process your requests such as loan applications, purchases, and ATM withdrawals, and to service your accounts by issuing checks, ATM cards, and account statements;
- Respond to subpoenas, to credit bureaus, or provide information in other situations at your authorized request.

We may share the information we collect with certain nonaffiliated third parties who provide services directly for us, including:

- Companies that perform support services for us, such as data processors, computer services, or mailing companies.

Protecting Your Personal Information

We take a number of steps to protect the privacy of information about you. We keep information under physical, electronic, and procedural controls that comply with or exceed governmental standards. We authorize our employees, agents, and contractors to get information about you only when they need it to do their work. We require companies working for us to protect information.

This policy applies to both our current and former customers.

- **For more information about us,** go to www.marsbankco.com or contact us at 1-888-234-5678.

For more than 100 years, the Mercury Bank name has been a trusted symbol of service and reliability, and we remain dedicated to those principles today. You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the customers we serve.

The Mercury Bank Privacy Policy describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. At Mercury Bank, we value your relationship, and we work diligently every day to honor the trust you place in us. Thank you for banking with Mercury Bank.

Highlights of Our Commitment To You

- Within the Mercury Bank companies, we safeguard your customer information carefully. *You have a choice about how your information may be shared and used within Mercury Bank. We have made it easy to communicate your privacy preferences to us.*
- We are committed to protecting your customer information in every transaction, at every level of our organization. *For this purpose, we have designed procedures, standards and technology, which are described in this notice.*

How We Use Your Information

In the course of serving you, we collect information about you from a variety of sources such as:

- Information you provide to us on applications or forms, such as your income and accounts with others;
- Information we receive from an outside company, such as a credit bureau, regarding information about your creditworthiness; or
- Information about your transactions or experiences with companies affiliated with Mercury Bank.

We use and share information to provide quality service and to offer financial services that may be of value or interest to you. For example, your information enables us to:

- Serve your accounts and meet your financial needs;
- Protect your accounts from unauthorized access;
- Process your requests such as loan applications, purchases, and ATM withdrawals, and to service your accounts by issuing checks, ATM cards, and account statements;
- Respond to subpoenas, to credit bureaus, or provide information in other situations at your authorized request.

We share information among our affiliated companies so that we can work together to serve you, including:

- Our administrative and service units;
- Our affiliates, which provide financial and other services. These affiliates include consumer bankers, mortgage lenders, securities broker-dealers, insurance agencies, and real estate brokerage companies.

We may share the information we collect with nonaffiliated third parties.

- Companies that perform support services for us, such as data processors, computer services, or mailing companies.

Protecting Your Personal Information

We take a number of steps to protect the privacy of information about you. We keep information under physical, electronic, and procedural controls that comply with or exceed governmental standards. We authorize our employees, agents, and contractors to get information about you only when they need it to do their work. We require companies working for us to protect information.

This policy applies to both our current and former customers.

You Have a Choice at Mercury Bank

When we share personal information among our affiliated companies it can make it easier when you apply for accounts or services from these companies. In addition, sharing personal information can help you receive timely notice about products or services that may be of interest to you from our affiliated companies in the Mercury Bank family. For example, your personal information is used:

- To complete applications for new products or services that you request, thereby saving you time, and to manage our business and risks.
- To allow you to speak with a single customer service representative who has access to your information so that you will not have to speak to a representative from each affiliate. If you choose to restrict access to this information, you may need to give the same information multiple times for customer service and on applications for new products and services.

You have the right to limit how we share information about you.

- You may tell us not to share any information about your creditworthiness or credit eligibility among our affiliated companies.

If you choose to limit access to this information, it may take longer when you apply for new products or services from our affiliates.

If you wish to opt out of these disclosures, you may call our toll-free number at 1-888-333-5555 or visit our website at www.mercurybankco.com/privacy. We will ask you to verify your identity and the specific accounts to which your opt-out applies. Please have your account or reference numbers available when you call.

If you are satisfied with the current level of information you receive, you do not need to change your solicitation preference at this time. If you choose not to hear from us, you may not be notified about new services that may benefit you. You may always change your instructions at any time in the future by calling 1-888-333-5555 or visit our website at www.mercurybankco.com/privacy.

If you have already recorded your privacy preferences with us, there is no need to do so again.

For more than 100 years, the Neptune Bank name has been a trusted symbol of service and reliability, and we remain dedicated to those principles today. You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way. This commitment forms the cornerstone of trust and confidence on which we hope to build long-lasting relationships with the customers we serve.

The Neptune Bank Privacy Policy describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. At Neptune Bank, we value your relationship, and we work diligently every day to honor the trust you place in us. Thank you for banking with Neptune Bank.

Highlights of Our Commitment To You

- Within the Neptune Bank companies, we safeguard your customer information carefully. *You have a choice about how your information may be shared and used within Neptune Bank. We have made it easy to communicate your privacy preferences to us.*
- We are committed to protecting your customer information in every transaction, at every level of our organization. *For this purpose, we have designed procedures, standards and technology, which are described in this notice.*

How We Use Your Information

In the course of serving you, we collect information about you from a variety of sources such as:

- Information you provide to us on applications or forms, such as your income and accounts with others;
- Information we receive from an outside company, such as a credit bureau, regarding information about your creditworthiness; or
- Information about your transactions or experiences with companies affiliated with Neptune Bank.

We use and share information to provide quality service and to offer financial services that may be of value or interest to you. For example, your information enables us to:

- Serve your accounts and meet your financial needs;
- Protect your accounts from unauthorized access;
- Process your requests such as loan applications, purchases, and ATM withdrawals, and to service your accounts by issuing checks, ATM cards, and account statements;
- Respond to subpoenas, to credit bureaus, or provide information in other situations at your authorized request.

We share information among our affiliated companies so that we can work together to serve you, including:

- Our administrative and service units;
- Our affiliates, which provide financial and other services, for their direct marketing purposes unless you instruct us otherwise. These affiliates include consumer bankers, mortgage lenders, securities broker-dealers, insurance agencies, and real estate brokerage companies.

We may share the information we collect with nonaffiliated third parties, including:

- Companies acting on our behalf, such as companies that perform support services for us, or with selected companies we believe will be of interest to you so they can market their products and services to you.

Protecting Your Personal Information

We take a number of steps to protect the privacy of information about you. We keep information under physical, electronic, and procedural controls that comply with or exceed governmental standards. We authorize our employees, agents, and contractors to get information about you only when they need it to do their work. We require companies working for us to protect information.

This policy applies to both our current and former customers.

You Have a Choice at Neptune Bank

When we share personal information among our affiliated companies it can make it easier when you apply for accounts or services from these companies. In addition, sharing personal information can help you receive timely notice about products, services or other special offers that may be of interest to you from our affiliated companies in the Neptune Bank family or from nonaffiliated third parties. For example, your personal information is used:

- To complete applications for new products or services that you request, thereby saving you time, and to manage our business and risks.
- To allow you to speak with a single customer service representative who has access to your information so that you will not have to speak to a representative from each affiliate. If you choose to restrict access to this information, you may need to give the same information multiple times for customer service and on applications for new products and services.
- To introduce you to our affiliated companies that offer specialized products or services which may be of benefit to you.
- To extend special offers and discounts to you from selected companies based on our knowledge of your total relationship with us.

You have the right to limit how we share information about you.

- You may tell us not to share any information about your creditworthiness or credit eligibility among our affiliated companies.
- You may tell us not to allow your personal information to be used by our affiliated companies for their marketing purposes.
- You may tell us not to share personal information about you with nonaffiliated third parties, except we may disclose information as required or permitted by law.

If you choose to limit access to this information, you may not receive timely notices about special offers that may be of interest to you.

If you wish to opt out of these disclosures, you may call our toll-free number at 1-888-654-7777 or visit our website at www.neptunebankco.com/privacy. We will ask you to verify your identity and the specific accounts to which your opt-out applies. Please have your account or reference numbers available when you call.

If you are satisfied with the current level of information you receive, you do not need to change your solicitation preference at this time. If you choose not to hear from us, you may not be notified about new services that may benefit you. You may always change your instructions at any time in the future by calling 1-888-654-7777 or visit our website at www.neptunebankco.com/privacy.

If you have already recorded your privacy preferences with us, there is no need to do so again.

Information That We Collect From You

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

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

Information We Disclose

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

This policy applies to both our customers and former customers.

Protecting 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 regulations to guard your nonpublic personal information.

- **For more information about us**, go to www.marsbankco.com or contact us at 1-888-777-8899.

Information That We Collect From You

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

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the information that we collect, as described above. We may disclose nonpublic personal information we collect about you to companies that are affiliated with us. Our affiliates include companies using the Mercury name and other financial and nonfinancial companies such as credit card, consumer finance, insurance, and securities companies and retailers.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf.

This policy applies to both our customers and former customers.

Opt-Out Choice

If you prefer that we not disclose information about your creditworthiness to our affiliates, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures of information about your creditworthiness to our affiliates, you may call the following toll-free number: 1-888-232-2020 or go to our website, www.mercurybankco.com/privacy.

Protecting 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 regulations to guard your nonpublic personal information.

Information That We Collect From You

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

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the information that we collect, as described above. We may disclose nonpublic personal information we collect about you to companies that are affiliated with us. Our affiliates include companies using the Neptune name and other financial and nonfinancial companies such as credit card, consumer finance, insurance, and securities companies and retailers.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents;
- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as non-profit organizations.

This policy applies to both our customers and former customers.

Opt-Out Choices

- If you prefer that we not disclose information about your creditworthiness to our affiliates, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures of information about your creditworthiness to our affiliates, you may call the following toll-free number: 1-888-344-1111 or go to our website, www.neptunebankco.com/privacy.
- If you prefer that our affiliates not use your nonpublic personal information for their marketing purposes, you may opt out of such uses, that is, you may direct that our affiliates not use your information for their marketing to you (other than where permitted by law). If you wish to opt out of the use of your nonpublic personal information for marketing by our affiliates, you may call the following toll-free number: 1-888-344-1111 or go to our website, www.neptunebankco.com/privacy.
- If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following toll-free number: 1-888-344-1111 or go to our website, www.neptunebankco.com/privacy.

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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 regulations to guard your nonpublic personal information.