



## Privacy Policy

WHO WE ARE	
Who is providing this notice?	New Century Bank

WHAT WE DO	
How does New Century 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 New Century Bank collect my personal information?	We collect your personal information, for example, when you *Open an account or give us your contact information *Apply for financing or make a wire transfer *Show your driver's license
Why can't I limit all sharing?	Federal law gives you the right to limit only >sharing for affiliates' everyday business purposes - - information about your credit worthiness - we do not share. >affiliates from using your information to market to you - we do not share >sharing for nonaffiliates to market to you - we do not share State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	That decision applies to the other joint owner(s), as well.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <b><i>New Century Bank has no affiliates.</i></b>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <b><i>New Century Bank does not share with nonaffiliates so they can market to you.</i></b>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <b><i>New Century Bank doesn't jointly market.</i></b>

FACTS	WHAT DOES NEW CENTURY 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <b><i>Social Security number and income; Account balances and payment history; Purchase history and account transactions.</i></b> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the next section, we list the reasons financial companies can share their customers' personal information; the reasons New Century Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does New Century Bank	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 institutions.	No	We don't share
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.	No	We don't share

<b>QUESTIONS?</b>	Call 1-888-235-7976
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