

Rev [April 2010]

FACTS

WHAT DOES BPD 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:

- Social Security number and account transactions;
- Account balances, transaction history and payment history;
- Credit history and Checking Account Information.

When you are *no longer* 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 section below, we list the reasons financial companies can share their **customers**' personal information; the reasons **BPD Bank** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does BPD 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 | NO | WE DON'T SHARE |
| For joint marketing with other financial companies | 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 nonaffiliates to market to you | NO | WE DON'T SHARE |

Questions?

Call (212) 506-0600 or (809) 544-8876 or go to BPDBANK.COM

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Joint marketing

| What we do | | |
|--|---|--|
| How does BPD 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 BPD Bank collect my personal information? | We collect your personal information, for example, when you | |
| | Open an account or provide account information; Show your government-issued ID or Make a wire transfer; Give us your contact information | |
| | We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. | |
| 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 creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you | |
| Definitions | | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. | |
| | ■ BPD Bank does not share with our affiliates | |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. | |
| | BPD Bank does not share with nonaffiliates so they can market to you. | |

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

BPD Bank doesn't jointly market.