

{{client_name}}

{{client_address}} · {{client_city_state_zip}} · {{client_phone}}

PRIVACY NOTICE · ANNUAL

{{notice_date}}

{{recipient_name}}

{{recipient_address}}

{{recipient_city_state_zip}}

RE: Account {{account_number_masked}} — What {{client_name}} does with your personal information

ANNUAL PRIVACY NOTICE

Dear {{recipient_name}},

Financial companies choose how they share your personal information. Federal law gives you 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.

The information we collect.

The types of personal information we collect and share depend on the product or service you have with us. This can include {{information_categories}}.

How and why we share it.

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, whether {{client_name}} shares, and whether you can limit that sharing. The enclosed form sets this out in full.

For everyday business purposes	{{share_everyday}} — you cannot limit this sharing
For our marketing purposes	{{share_marketing}} — {{limit_marketing}}
For joint marketing with other financial companies	{{share_joint}} — {{limit_joint}}
For our affiliates' everyday business purposes	{{share_affiliates}} — {{limit_affiliates}}
For nonaffiliates to market to you	{{share_nonaffiliates}} — {{limit_nonaffiliates}}

To limit our sharing.

Call {{privacy_phone}}, or complete and return the form enclosed with this notice. If you are a new customer, we can begin sharing your information {{new_customer_days}} days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. You may limit sharing at any time.

Questions? Call {{privacy_phone}} or go to {{privacy_url}}.

Sincerely,

{{signer_name}}

{{signer_title}}

{{client_name}}

ENCLOSURE

PRIVACY CHOICES FORM

The detachable privacy choices form is enclosed with this notice.

{{packet_document}} — {{packet_page_count}} pages

This enclosure is supplied per {{group_noun}} and is bound behind this cover at mailing time. Page count varies by {{group_noun}}.