

FACTS: WHAT DOES CERTUS 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
- Income
- Account balances
- Payment history
- Credit history and Credit scores
- Assets and Investment experience

When you are no longer our customer, we may 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 Certus chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Certus 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	Yes	No
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	Yes	No
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES — information about your transactions and experiences	Yes	No
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES — information about your creditworthiness	No	Yes
FOR OUR AFFILIATES TO MARKET TO YOU	Yes	Yes
FOR NONAFFILIATES TO MARKET TO YOU	No	We don't share

QUESTIONS?

Call toll-free 888.237.8871 or go to CertusBank.com.

TO LIMIT OUR SHARING

Call 888.237.8871.

Please note: If you are a *new customer*, we can begin sharing your information (30) days from the date we sent this notice. When you are *no longer our customer*, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

WHO WE ARE

Who is providing this notice?	CertusHoldings, Inc. means legal entities that utilize Certus in their names, such as CertusBank, N.A., CertusInvestment Advisors, LLC, CertusSecurities, Inc. and CertusInsurance, LLC.
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WHAT WE DO

How does Certus 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.
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We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Certus collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Seek advice about your investments • Apply for a loan • Use your credit or debit card • Inquire about insurance services <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account(s).
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DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include:</p> <ul style="list-style-type: none"> • <i>CertusBank, N.A., CertusInvestment Advisors, LLC, CertusSecurities, Inc. and CertusInsurance, LLC.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Certus does not share with nonaffiliates so they can market to you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies who provide services to financial institutions.</i>
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Trust or Fiduciary Accounts for which CertusBank is the trustee or service provider are protected under special rules of confidentiality. Information on these accounts is not shared for marketing purposes without specific consent.