FACTS	WHAT DOES 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 have with us. This information can in- Social Security number and and When you are <i>no longer</i> our custome notice.	clude:	
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information Does Can you limit this sharin 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			
For our marketing purposes – to offer our products and services to you			
For joint marketing with other financial companies			
For our affiliates' everyday business purposes – information about your transactions and experiences			
For our affiliates' everyday business purposes— information about your creditworthiness			
For nonaffiliates to market to you			
Questions?	Call or go to		

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Who we are			
Who is providing this notice?			
What we do			
How does 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 collect my personal information?	We collect your personal information, for example, when you or or		
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 		
	State laws and individual companies may give you additional rights to limit sharing.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		

Other important information