

WHAT YOU CAN DO TO PROTECT YOUR PRIVACY

We want you to understand how all these things preserve our bank's ability to serve you the way you expect and deserve. Being able to share customer information inside our company or with business partners means we can give you the best possible products and services at reasonable prices. It means convenience for you, the customer. You can choose what you want and need, and know it has our backing, and our service and follow-through.

This information sharing also means we can track and stop fraudulent and criminal activity in a fast and effective manner. Managing your information responsibly is an important component in our ability to continue to provide you the best service possible. It keeps us aware of your current relationship as well as what products and services we can recommend that may assist you, as your financial needs change.

Sharing information within the bank or with trusted business partners helps us suggest the best services and products for your use, from safe deposit boxes and CD's to home equity and college loans or mortgages. We hope you will agree that this kind of information sharing is a "win-win" for consumers and for banks.

In addition, you, as a consumer, can take steps to protect your information. Just as banks combine many safeguards to meet the challenge of the new information age, you can, too. Here are a few consumer tips for privacy protection, developed by the American Bankers Association.

- Do not give out your Social Security Number or personal credit information over the phone.
- Tear up or shred receipts, bank statements and unused credit card offers.
- Keep track of your mail-notice if something like a statement or a check is missing, and do not mail bills from your own mailbox. Drop them in a post box or at the post office.
- Review your credit report annually, and report and correct mistakes.
- Make sure you do business with reputable companies, especially on the internet.
- Keep your browser's padlock or key icon active when doing business online.
- Do not open e-mail from unknown sources.
- Use virus detection software.
- Protect your PINs (*personal identification numbers*) and passwords. Change them often. Use letters along with numbers.
- Report any suspected fraud to us and to the fraud units of credit reporting agencies.

- Contact our Personal Bankers whenever you have a concern or question about the privacy of your personal financial information.