

SUNFIRST BANK'S PRIVACY COMMITMENT

SunFirst Bank is committed to safeguarding the privacy of our customers and other consumers who provide us with nonpublic personal information. As a provider of financial services we are entrusted with sensitive financial information and are committed to treating this information responsibly.

COLLECTION OF INFORMATION

We collect nonpublic personal information about our customers and other consumers only for lawful business purposes, or as otherwise required by applicable law. We may receive information from you and other sources as follows:

- (a) Information you provide on applications to open an account or applications to obtain a loan, debit card, or other financial product or service.
- (b) Information we collect about you from our website.
- (c) Information about your transactions with nonaffiliated third parties. Examples of such information might include, but would not be limited to, information which we or our agents obtain in compliance with the Fair Credit Reporting Act and other applicable law. Such information might be obtained for the purpose of collecting on loans or for other reasons.
- (d) Information from a consumer reporting agency. This could include the information listed on your credit report.
- (e) Information about your transactions with our bank or our affiliates. This information could include account balance information, payment history, overdraft history and credit or debit card purchase information and the fact that you are or have been a customer or have obtained a product or service from our bank.

DISCLOSURE OF INFORMATION

We will not disclose information to third parties concerning our customer's account with us except when such disclosure is necessary to complete a customer transaction; the disclosure is required or allowed by law (such as an exchange of information with reputable reporting agencies, subpoenas, or the investigation of fraudulent activity, etc.); or when you give us written permission. At present, we have contracts with service providers. We require them to safeguard the nonpublic personal information relating to our customers and comply with all applicable privacy laws. We do not sell any customer information to any third parties. Information of former customers will be safeguarded as described in our policy.

EMPLOYEES AND SECURITY PRACTICES

SunFirst Bank employees are charged with a strict code of conduct. Information is shared on a "need to know" basis, and only with those who have a right to that information. We have adopted appropriate security standards and procedures to guard against unauthorized access to customer information.

JOINT RELATIONSHIPS AS TO NOTICE

We will provide notices to the customer who is listed first on the account. Notices will be mailed to the address on the account. All joint owners agree to the receipt of the notice.

ACCURACY OF INFORMATION

SunFirst Bank intends to ensure the accuracy of our records. When brought to our attention, inaccurate information will be corrected as promptly as possible. If you have questions regarding personal information please contact us at (435) 673-9610.

In this notice, we have explained our policy about the disclosure of certain information. If you should have any questions about our policies, please call us collect at (435) 673-9610 or notify us in writing at the following address:

SunFirst Bank
120 E. St. George Blvd.
St. George, UT 84770

