

FACTS WHAT DOES BANESCO USA 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 and account balances
- Transaction history and credit scores
- Account transactions and checking account information

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

Reasons we can share your personal information	Does Banesco USA 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	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call toll-free Call 1-888-228-1597 or (786) 552-0524 (Domestic) or 0-800-1228226 (International) or go to www.banescousa.com

What we do	
How does Banesco USA 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 Banesco USA collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or apply for a loan - Use your credit or debit card or give us your contact information - Make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Banesco USA does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Banesco USA does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Banesco USA doesn't jointly market.</i>

Other important information
<p>Special Notice For California Residents</p> <p>Under California law, we will not share information we collect about you with companies outside of Banesco USA, unless the law allows. We will limit sharing among our companies to the extent required by California law.</p>
<p>Special Notice For Nevada Residents</p> <p>We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call list by contacting Banesco USA. Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.</p> <p>Address: 555 East Washington Street, Suite 3900, Las Vegas, Nevada 89101 Phone: (702) 486-3132</p>
<p>Special Notice For Vermont Residents</p> <p>Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family.</p>