

**FACTS****WHAT DOES YOUNG AMERICANS BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Protecting your privacy is important to the Young Americans Bank. We want you to understand what personal information we collect and how we share it. 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 nonpublic personal information we collect and share depend on the banking product you have or financial education service you receive with us. This information can include:

- Social Security number and income
- Account balances, transaction and payment history
- Credit history and credit scores

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 nonpublic personal information to run their everyday business. In the section below, we list the reasons financial companies can share their nonpublic personal information; the reasons Young Americans Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Young Americans Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For non-affiliates to market to you</b>	NO	N/A

**Questions?**

Call Tanya Breeling, Vice President/Bank, 303-321-2265 or go to [www.yacenter.org](http://www.yacenter.org)

## Who we are

**Who is providing this notice?**

Young Americans Bank is a state chartered, FDIC insured financial institution. Young Americans Bank is owned by a 501(c)3 private foundation and financial holding company, Young Americans Education Foundation.

## What we do

**How does Young Americans Bank protect my personal information?**

To protect your personal information from unauthorized access and use. We restrict access to your personal and account information to those employees who need to know that information to provide you with a hands-on banking experience. We maintain physical, electronic, and procedural safeguards that comply with federal law.

**How does Young Americans Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Conduct a transaction
- Apply for a loan
- Use your credit or debit card
- Review information received from a 3<sup>rd</sup> party, such as a credit bureau

**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.

- Our affiliates include one financial company, Young Americans Education Foundation.
- Our affiliates include one non-financial company, Young Americans Center for Financial Education.

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Young Americans Bank DOES NOT share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Young Americans Bank DOES NOT share with non-affiliates so they can market to you.

## Other important information

None.