



<b>Facts</b>	
<b>WHAT DOES SEATTLE BANK AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balance and payment history</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	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 Seattle Bank and its affiliated company (Seattle Mortgage Company) choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Seattle 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For non-affiliated companies to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 206.568.7800 or 1.888.500.BANK (1.888.500.2265) or</li> <li>• Visit us online at: <a href="http://www.seattlebank.com/opt-out">www.seattlebank.com/opt-out</a>.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 206.568.7800 or 1.888.500.BANK (1.888.500.2265)
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What we do	
<b>How do Seattle Bank and its affiliates protect my personal information?</b>	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. To protect the information you provide us online, we use computer virus detection software and employ other technical means to protect against unauthorized computer entry into systems containing customer information.
<b>How do Seattle Bank and its affiliates collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Provide account information or give us your income information</li> <li>• Show government-issued ID</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your privacy rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Our affiliate(s) include companies with a common corporate identity such as Seattle Mortgage Company.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Seattle Bank does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include such companies as credit card providers.</li> </ul>
Other important information	
<p>You may have other privacy protections under applicable state laws, to include Alaska and California residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.</p> <p><i>Alaska Residents:</i> We will not share information about you for joint marketing or with other financial companies.</p> <p><i>California Residents:</i> The California Information Privacy Act provides additional protections to control whether we share some of your personal information.</p>	