

<b>FACTS</b>		<b>WHAT DOES AXIOM BANK DO WITH YOUR PERSONAL INFORMATION?</b>	Rev. Sep. 2014
<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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and payment history</li> <li>• Account balances and transaction or loss history</li> <li>• Credit history and checking account information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Axiom Bank chooses to share, and whether or not you can limit this sharing.		
<b>Reasons we can share your personal information</b>		<b>Does Axiom Bank share?</b>	<b>Can you limit this sharing?</b>
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		No	N/A
For joint marketing with other financial companies		No	N/A
For our affiliates' everyday business purposes, such as information about your transactions and experiences		No	N/A
For our affiliates' everyday business purposes, such as information about your creditworthiness		No	N/A
For non-affiliates to market to you		No	N/A
<b>Questions?</b>		<b>Call toll-free 1-800-584-0015 or go to <a href="http://www.axiombanking.com">www.axiombanking.com</a></b>	
<b>What we do</b>			
<b>How does Axiom Bank 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.		
<b>How does Axiom Bank collect my personal information?</b>	<p>We collect your personal information when you conduct transactions. For example:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your credit or debit card or make deposits or withdrawals from your account</li> <li>• Provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>		
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>		
<b>Definitions</b>			
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Axiom Bank has no affiliates.</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>• Axiom Bank does not share with non-affiliates so they can market to you.</li> </ul>		
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Axiom Bank does not jointly market.</li> </ul>		