

FACTS **WHAT DOES OCEAN BANK 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 income
- Account balances and checking account information
- Credit history and credit scores

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 Ocean Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ocean Bank 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	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We Don’t Share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Don’t Share

To limit our sharing

- Call Customer Service at 305-569-5000 or 844-OCEAN4U (844-623-2648) Monday through Friday, 8:00 a.m. - 6:00 p.m., excluding U.S. Federal holidays, for our staff to help you through your choice(s)

or

- [Click here to complete the online Privacy Opt Out Request Form](#)

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 305-569-5000 or 844-OCEAN4U (844-623-2648) or go to www.oceanbank.com/privacy-policy

What we do

<p>How does Ocean Bank protect my personal information?</p>	<p>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.</p> <p>We restrict access to your information to employees who need to know in order to provide you with our products and services.</p>
<p>How does Ocean Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or give us your contact information ■ Show your government issued identification or driver's license ■ Apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choice will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of Ocean Bank such as: Ocean Financial Services, LLC; Ocean Financial Advisors, LLC; and Ocean Insurance Services, LLC.</i>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Ocean Bank does not share with non-affiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers.</i>

Other important information

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