

Commerce Bank & Trust

Privacy Policy and Disclosure with Opt-Out Form

FACTS	What does Commerce Bank & Trust (CB&T) 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 payment history; 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 CB&T chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CB&T share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts, 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	Not applicable
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Not applicable

To limit our sharing	<ul style="list-style-type: none"> Call 407-622-8181 Visit us online at www.CBT-FL.com, or Mail the attached form <p>Please note: If you are a <i>new customer</i>, 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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 407-622-8181 or email CustomerService@CBT-FL.com
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Who we are	
Who is providing this notice?	Commerce Bank & Trust 1201 South Orlando Avenue, Suite 100 Winter Park, Florida 32789 Telephone 407-622-8181 Fax 407-622-8191 Website www.CBT-FL.com

What we do	
How does CB&T 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 CB&T collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or pay your bills • use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<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 nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. For example, Trivergent Trust, Cypress Risk Partners, and the bank's Holding Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.



Mail-In Form		
<p>If you have a personal account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p> <p>Note: If you have previously submitted your request, it is not necessary to submit it again.</p>	<p style="text-align: center;">Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
	Name	
	Address	
	City, State, Zip Code	



Mail or Deliver to: Commerce Bank & Trust
 1201 South Orlando Avenue, Suite 100
 Winter Park, FL 32789-7107