

FACTS

WHAT DOES MARKONE FINANCIAL 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 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 MarkOne Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does MarkOne Financial 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 DO NOT SHARE

For our affiliates to market to you

NO

WE DO NOT SHARE

For nonaffiliates to market to you

YES

YES

To limit our sharing

- Call (904) 899-8604—our menu will prompt you through your choice(s)
- Visit us online: <http://www.mark1financial.com/privacy> or
- Mail the **form** below with your payment or separately to the address below. Please fill in your Name, Address and your nine digit Account number. Your form cannot be processed if it is incomplete.

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 (904) 899-8604 or go to <http://www.mark1financial.com/privacy>

✂-----cut here and send bottom portion with your statement or mail to address listed below. Retain top portion for your records -----

Mail-in Form (Please Note: we will not be able to process incorrectly filled/incomplete forms)

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

MARKONE FINANCIAL

Att: Privacy Officer

PO BOX 550870

JACKSONVILLE, FL 32255-0870

Who we are	
Who is providing this notice?	MarkOne Financial
What we do	
How does MarkOne Financial 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 MarkOne Financial collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
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.