

Orange Bank of Florida Privacy Policy

YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Orange Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Safe deposit box

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control. A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying customer information

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Parties to the transaction
 - Credit card usage
 - Payment history
 - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
 - Social Security Number
 - Assets
 - Income
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Bankers
 - Mortgage bankers
 - Securities broker-dealers

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

YOUR INFORMATION AND OTHER PARTIES

In addition to our policy with respect to affiliates, we may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

- Information you give us on an application or other forms, such as:
 - Name
 - Address
 - Social Security Number
 - Assets
 - Income
- Information about your transactions with us, such as:
 - Account balances
 - Account activity
 - Types of accounts
 - Parties to the transaction
 - Credit card usage
 - Payment history
 - Deposit history
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers, such as:
 - Mortgage bankers
 - Securities broker-dealers
 - Insurance agents

We may also disclose information about you to other parties as permitted by law.

Reasons For Disclosing

We may disclose information about you to other parties to provide you with information about additional products and services.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

AUTHORIZED SHARING – OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
 - Name
 - Address
- Information about your transactions with us, such as:
 - Account balances

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
 - Direct mail companies
 - Advertising companies

Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We are permitted to disclose information about our transactions or experiences with you to affiliates. You do not have the right to opt out of the disclosure of this particular type of information. We may also disclose other information to our affiliates (that is, information beyond our transactions and experiences with you), unless you tell us to not disclose this other information.

Other Parties. If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to “opt out.”

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one

of us, which we make available to our affiliates. If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by the following method:

Opt Out Notice [Download PDF](#)

Check the appropriate box(es) on the Opt Out Notice and return it to us at this address:

Orange Bank
Deposit Operations
2390 E. Hwy. 50
Clermont, FL 34711

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Affiliates. We have explained the kinds of information we may disclose to our affiliates. We have also

explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not

disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Other Parties. We have explained the kinds of information we may disclose to other parties.

We have also explained the kinds of other parties with whom we may disclose the information.

If you prefer that we do not disclose information to these other parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by the following method:

Opt Out Notice [Download PDF](#)

Check the appropriate box(es) on the Opt Out Notice and return it to us at this address:

Orange Bank
Deposit Operations
2390 E. Hwy. 50
Clermont, FL 34711

In addition to your rights regarding the sharing of information, which we have just covered, you also have the right to limit the use of certain information for marketing purposes as follows:

YOUR CHOICE TO LIMIT MARKETING

- Orange Bank is providing this notice.
- Federal law gives you the right to limit some but not all marketing from our “affiliates,” which in this notice means the following companies: Floridian Financial Group, Inc companies, such as the loans and deposits affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.
- You may limit our affiliates from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us, your credit score, your payment history, your credit history, your payoff status, and your claims history.
- Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice.
- If you have previously made a choice to limit marketing offers from our affiliates, you do not need to do so again.
- If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.
- If you have obtained a product or service jointly with another person or persons, a choice to limit marketing will apply to all parties to the account.
- You may exercise your right to limit marketing offers at any time.

To limit marketing offers, contact us:

Limit Marketing Offers Form [Download PDF](#)

- **By mail:** Download the form, check the box, complete the form, and send the form to:

Orange Bank
Deposit Operations
2390 E. Hwy. 50
Clermont, FL 34711