

FACTS**WHAT DOES FIRST BANK OF DELAWARE 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: <ul style="list-style-type: none"> • 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 First Bank of Delaware chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank of Delaware share?	Can you limit the sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigation, 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	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call 888-FBD-3511 – our menu will prompt you through your choice(s) or • Consumer's can opt out by mailing in the form below <p>Please note:</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 888-FBD-3511

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Mail-in Form

Mark box to limit sharing:

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

Name		Mail to: FIRST BANK OF DELAWARE Attention: Privacy Choice Processing/Operations Two Liberty Place 50 South 16 th Street, Suite 2300 Philadelphia, PA 19102
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	First Bank of Delaware
What we do	
How does First Bank of Delaware 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. The information you provide online is protected by Secure Socket Layer technology, the leading security protocol for data transfer on the internet.
How does First Bank of Delaware collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or use your credit or debit card • provide employment information We also collect your personal information from others, such as credit bureaus, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Republic Bank.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include governmental entities and companies that: perform support services for us; help us market our products and services, and those of others, to you, including direct marketers, and provide marketing research.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies that offer products we do not directly provide, such as direct marketing companies.</i>

Other important information	
NOTE: See following page for other rights you have under state law.	

Other Important Information

Special Notice to Vermont, California and Nevada Customers

The information-sharing practices described above are in accordance with federal law. Vermont and California law places additional limits on sharing information about Vermont and California residents, so long as they remain residents of those states and Nevada provides you with the right to be placed on our do not call list.

Vermont: In accordance with Vermont law, First Bank of Delaware will not share information we collect about Vermont residents with companies outside of First Bank of Delaware except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. First Bank of Delaware will not share Application Information, Consumer Report Information and Information from Outside Sources about Vermont residents among the First Bank of Delaware affiliated companies except with the authorization or consent of the Vermont resident.

California: In accordance with California law, First Bank of Delaware will not share information we collect about California residents with companies outside of First Bank of Delaware except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.

Special Notice to Nevada Customers:

We are providing you this notice pursuant to state law. You may be placed on our internal **Do Not Call List** by providing us with a written request sent to the following address:

First Bank of Delaware
Attention: Do Not Call List
Two Liberty Place
50 South 16th Street, Suite 2300
Philadelphia, PA 19102
Or calling us toll-free at 1-888-FBD-3511

In addition to our address and contact information we provide above, Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; e-mail: BCPINFO@ag.state.nv.us.