

# The Bancorp Consumer Privacy Notice

Facts:	What does The Bancorp 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information, as described in this notice.</p>
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, whether The Bancorp Bank shares your information, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does The Bancorp 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	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

<b>Questions?</b>	Call us, toll-free, at 1-877-668-7587, or visit us at <a href="http://www.smionecard.com">www.smionecard.com</a>
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<b>What We Do:</b>	
<b>How does The Bancorp Bank protect my personal information?</b>	<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 also limit access to information to those employees for whom access is necessary.</p>
<b>How does The Bancorp Bank collect my personal information?</b>	<p>We collect your personal information when, for example, you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or make a wire transfer</li> <li>• Provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions:</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• The Bancorp Bank has no affiliates with which it shares your personal information</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• The Bancorp Bank does not share with non-affiliates so they can market to you</li> </ul>
<b>Joint marketing</b>	<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"> <li>• Our joint marketing partners may include other financial services companies</li> </ul>