

New Frontier Bank

Privacy Notice

MEMBER FDIC

New Frontier Bank (“Bank”) values its customers’ privacy. We take pride in our adherence to the virtue of customer confidentiality and never lose sight of the fact that our customers’ trust is our most treasured asset. When a customer opens an account with us, that customer provides us with private financial and personal information and we are committed to maintaining the confidentiality of that information. You are not only protected by federal and state laws, but New Frontier Bank’s commitment to uphold both the spirit and the letter of these laws.

Information We Collect

We may collect “nonpublic personal information” about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us or others; and
- Information we receive from third parties such as credit bureaus.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. ***We do not disclose any nonpublic information about you to anyone except as permitted by law.***

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal account information to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you ever have any questions about the confidentiality of your information in our hands, please call Joan M. Crenshaw at (636)940-8740. We sincerely appreciate your business. Thank you for banking with us!