

TotalDirectBank

Rev. August 2018

FACTS	WHAT DOES TOTALDIRECTBANK, A DIVISION OF CITY NATIONAL BANK OF FLORIDA (HEREINAFTER REFERRED TO AS “TOTALDIRECTBANK”, 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 credit history • Account balances and payment history • Transaction history and overdraft history
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 TotalDirectBank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does TotalDirectBank 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Mail the form below.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. 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?	Go to www.totaldirectbank.com and click on the “Contact Us” tab, go to “Select from List” and click “Privacy Questions.”

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account(s) #	
		<p>Mail to: TotalDirectBank c/o City National Bank P.O. Box 524470 Miami, Florida 33152-4470</p>

How does TotalDirectBank 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. TotalDirectBank uses cookies as part of our interaction with your browser. These cookies do not collect personal identifiable information.
How does TotalDirectBank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or make a wire transfer • pay your bills or apply for a loan • make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a common corporate identity of City National, CNB, and entities with the Banco de Credito e Inversiones, S.A. or Bci name.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Non-affiliates we share with can include credit card companies, insurance companies, direct marketing companies, and companies that provide financial products and services.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card companies, insurance companies, direct marketing companies, and companies that provide financial products and services.</i>

Other important information

You may have other privacy protections under Florida law, the state in which TotalDirectBank is domiciled. To the extent Florida law applies, we will comply with those provisions.

