

## National City Privacy Notice



**OPT-OUT:** *We will not share your nonpublic personal information with others as defined below. National City, on your behalf, has exercised your right to opt-out under 12 CFR Part 40, Privacy of Consumer Financial Information.*

The basis of each customer relationship at National City is built on trust. You have chosen to do business with National City, and we guard that relationship with great care, beginning with the information you have chosen to share with us. **That is why we have opted out for you as a matter of corporate policy. National City does not share information about you outside of our National City companies unless permitted by Title V of the Gramm-Leach-Bliley Act of 1999 and other applicable laws and regulations.**

National City Corporation, its family of financial services companies (“affiliates”) and employees, are dedicated to protecting the privacy of your nonpublic personal information. We maintain information about you in order to provide you with the most effective and convenient access to our broad range of financial products and services. We want you to understand what information we collect, and how we use and protect it. This notice serves as a standard for all National City employees for collection, use, retention and security of nonpublic personal consumer information.

### What Information We Collect

“Nonpublic personal information” is information about you that we obtain in connection with providing a financial product or service. Such information includes for example, account balance, income, assets, insurance premiums, payment history and overdraft history.

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

- Information that you provide to us, such as on applications or other forms
- Information about your transactions with us, our affiliates or others, or
- Information from others, such as credit bureaus, real estate appraisers, and employers

### Our Security Procedures

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products or services. We maintain physical, electronic and procedural safeguards to guard information.

### What Information We Disclose

National City does not disclose nonpublic personal information about you to any companies that are not members of our corporate family (“third parties”), except as permitted by federal law, specifically Title V of the Gramm-Leach-Bliley Act of 1999. The confidentiality of your nonpublic personal information will continue to be maintained consistent with this privacy notice even if you decide to close your account(s), your account becomes inactive, or when you otherwise cease to do business with us.

National City works with a variety of third parties to bring you financial services. We disclose information about you as necessary to fulfill these third party service agreements. For example, we may disclose information about you to third parties that assist us in servicing or maintaining your loan or deposit account, or other business relationship, such as printing checks or billing you for loan payments. We may also disclose information about you to governmental entities, such as sending annual income statements to the IRS, and to other third parties such as credit bureaus, or in response to subpoenas.

We may disclose all of the information we collect, as described above, to third parties that perform marketing services on our behalf or to other financial institutions, such as insurance providers, with whom we have joint marketing agreements in order to make a variety of financial services available to you\*. These third parties must agree to strict confidentiality provisions to assure the protection of your information. Because we already limit the sharing of your nonpublic personal information as outlined above, no action is necessary on your part to limit such sharing.

### Fair Credit Reporting Act Disclosure\*

We share information about you with our affiliates. Under the Fair Credit Reporting Act you may direct us not to share certain credit information with our affiliates. Examples of the kind of credit information that you may direct us not to share include the nonpublic personal information you provide in your application or that we obtain about you from nonaffiliated third parties such as credit bureaus. If you don’t want such information shared you may write to us at National City Corporation, Attention: Office of Consumer Privacy, P.O. Box 4068, Kalamazoo, MI 49009. Please provide your name, address, social security number and account number(s). (**NOTE: If you have previously requested that we restrict such sharing you do not need to make another request.**) Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.

### National City’s Pledge to You

We believe that your privacy should never be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both by adhering to the provisions of this privacy notice.

**National City Companies (Please visit [nationalcity.com](http://nationalcity.com) for a current list.):** National City Bank, National City Bank of Kentucky, Churchill Insurance Agency, Inc., National City Insurance Agency of Kentucky, Inc., NatCity Investments, Inc., National City Bank of Pennsylvania, National City Insurance Agency of Pennsylvania, Inc., National City Bank of Southern Indiana, Sterling Private Investments, Inc., National City Bank of Indiana, National City Mortgage Co., National City Home Loan Services, Inc., First Franklin Financial Corporation, The Madison Bank & Trust Company, National City Bank of Michigan/Illinois, NatCity Insurance Services, Inc., National City Insurance Group, Inc., National City Investment Management Company®, National City Mortgage Services Co., Alliance Title Agency, LLC, New England Trust Company, National City Abstract, LLC

**\*Vermont Residents Only:** In Vermont the information we disclose under joint marketing agreements must be limited to your name, contact information, and information about our own transactions and experiences with you. Your consent is required before we can share certain credit information about you with our affiliates. We are permitted to share information which is not a credit report under Vermont law without your consent, such as information related solely to our transactions and experiences with you.