

# NOTICE—PRIVACY POLICY

*This notice is for your information. No response is required.*

Celtic Bank Corporation (“Celtic Bank”) appreciates the trust and confidence you place in us as you disclose your financial information. As a holder of that trust, we recognize our obligation to guard all nonpublic information (“Information”) provided to us. We are committed to honoring that confidence and trust that you have placed in us. This notice describes our privacy policy and describes how we treat the Information we receive about you.

## **Collection of Nonpublic Personal Information**

Celtic Bank collects nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on your application and documents you provide to us;
- Information about your transactions with us;
- Information about you from credit reporting agencies and public records;
- Information we obtain from others during the process of verification of employment, depository, and credit histories.

## **Disclosure of All Customer’s Nonpublic Personal Information**

Celtic Bank does not disclose our current or former customers’ nonpublic personal information to either affiliated or nonaffiliated third parties, except as permitted by law.

Celtic Bank may disclose all of the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

## ***Security to Protect the Confidentiality of Nonpublic Personal Information***

Celtic Bank has procedures in place to prevent unauthorized access to your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

If you have further questions about our Privacy Policy, please feel free to call us at

**(801) 363-6500**