



# BANK OF THE COMMONWEALTH

<b>FACTS</b>	WHAT DOES <b>BANK OF THE COMMONWEALTH</b> DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	Financial companies choose how they share 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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and name, address</li> <li>• Assets, income and account balances, payment history</li> <li>• Parties to transactions and credit worthiness, credit history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 BANK OF THE COMMONWEALTH chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Bank of the Commonwealth share?	Can you limit this sharing?
<b>For your everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	yes	no
<b>For our marketing purposes-</b> to offer our products and services to you	yes	no
<b>For joint marketing with other financial companies</b>	yes	no
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	no	we do not share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	no	we do not share
<b>For nonaffiliates to market to you</b>	no	we do not share

<b>Questions?</b>	Call 757.446.6900 or go to <a href="http://www.bankofthecommonwealth.com">www.bankofthecommonwealth.com</a>
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**Who we are**

<b>Who is providing this notice?</b>	Bank of the Commonwealth and its affiliates
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**What we do**

<b>How does Bank of the Commonwealth protect my personal information?</b>	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.
<b>How does Bank of the Commonwealth collect my personal information?</b>	<ul style="list-style-type: none"><li>• open an account or deposit money</li><li>• pay your bills or apply for credit</li><li>• use your debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes- information about your credit-worthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing of non affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• BOC does not share with our affiliates</li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• BOC does not share with nonaffiliates so they can market to you.</li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that market financial products or services to you.

**For more information contact: BANK OF THE COMMONWEALTH  
Privacy Officer  
PO Box 1177  
Norfolk, Virginia 23510**