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PRIVACY POLICY

FACTS

WHAT DOES MILLENNIUM TRUST COMPANY LLC 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:

- > Social Security number and information received from you on applications or other forms
- > account balances and transactions

When you are *no longer* our client, we continue to share your information as described in this notice.

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Millennium Trust Company (Millennium) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Millennium 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	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Millennium Trust Company, LLC
What we do	
How does Millennium 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.
How does Millennium collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> > open an account or deposit money > pay fees or conduct other transactions through your account > use your credit or debit card
Why can't I limit all my 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> > Millennium has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> > Millennium does not share information with nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> > Millennium doesn't jointly market
Everyday business purposes	The actions necessary by financial companies to run their business and manage client accounts, such as <ul style="list-style-type: none"> > Processing transactions, mailings and auditing services > Responding to court orders and legal investigations