



HIBERNIA
HOMESTEAD BANK
ESTABLISHED 1903

IMPORTANT INFORMATION

HIBERNIA HOMESTEAD BANK

Personal Information Privacy Protection Policy

Hibernia Homestead Bank respects the financial privacy of our customers and we comply with laws and regulations designed to secure that privacy. During our normal course of business, we routinely collect personal information in opening deposit accounts or in processing loan applications. To help you better understand how your personal information is protected here at Hibernia Homestead Bank, we are providing you with the following statement describing our practices and policies with respect to the privacy of customer information. At Hibernia Homestead Bank:

- **We do not disclose any nonpublic personal information about our current or former customers to any affiliate or nonaffiliated third party except as permitted by law.**
- **We may collect information volunteered by you during the application process, gathered from your transactions and experiences with us, and obtained from other authorized sources, such as credit bureaus. All information collected and stored by Hibernia Homestead Bank is used for specific business purposes, such as administering your account, complying with state and federal banking regulations, protecting against fraud, and developing a better understanding of your financial needs to provide you with improved products and services.**
- **We understand that the protection of your nonpublic personal information is of the utmost importance. Guarding your privacy is our obligation. Hibernia Homestead Bank maintains strict procedures and policies to safeguard your privacy. We restrict employee access to customer information to only those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy.**

We value your business and the trust you put in Hibernia Homestead Bank. Your confidence in us is very important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.