

FACTS	WHAT DOES LOCUS BANK 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: <ul style="list-style-type: none">◆ Social Security number and income◆ Account balances and payment history◆ Credit history and credit scores		
How?	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 Locus Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Locus Bank 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		No	We don't share
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	<ul style="list-style-type: none">◆ Mail the enclosed form◆ Email the enclosed form <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call toll-free 1-877-214-3564 or go to www.locusimpact.org		

Who We Are	
Who is providing this notice?	Locus Bank
What We Do	
How does Locus Bank 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 Locus Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Give us your contact information ◆ Make deposits or withdrawals from your account ◆ Make a wire transfer ◆ Tell us about your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Locus</i> ◆ <i>Locus Impact Fund</i> ◆ <i>Locus Capital, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Locus Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Locus Bank doesn't jointly market.</i>
Other Important Information	
<p>Locus Bank is chartered, licensed or registered under the laws of State of Virginia and is subject to regulatory oversight by the Federal Reserve Board. Any consumer wishing to file a complaint against Locus Bank should contact the Federal Reserve through one of the following means: By U.S. Mail: P.O. Box 1200, Minneapolis, MN 55480; Telephone 1-888-851-1920 (TollFree) or 1-877-766-8533 (TTY); or Email: consumerhelp@federalreserve.gov.</p>	

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choice(s) only to me

Mark any/all you want to limit:

☐ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, ZIP	
Account #	

Mail To: Locus Bank

7814 Carousel Lane, Suite 100

Richmond, Virginia 23294

Email to:

opssupport@locusimpact.org

