

<b>FACTS</b>		<b>WHAT DOES CENTRIX BANK &amp; TRUST DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and Income</li> <li>- Account balances and Transaction History</li> <li>- Credit history and Overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
<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 Centrix Bank & Trust chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Centrix Bank & Trust share?	Can you limit this sharing?
<b>For our every day 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>		No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your credit worthiness		No	We don't share
<b>For our affiliates to market to you</b>		No	We don't share
<b>For nonaffiliates to market to you</b>		No	We don't share
<b>Questions?</b>	Call (603) 647-4446 or go to <a href="http://centrixbank.com">centrixbank.com</a>		
<b>What we do</b>			
<b>How does Centrix Bank &amp; Trust 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. We restrict access to your personal information to only those employees who need to know. We require all companies with whom we share your information to keep it confidential.		
<b>How does Centrix Bank &amp; Trust collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>- Open an account or Apply for financing</li> <li>- Make deposits or withdrawals from your account or Use your credit or debit card</li> <li>- Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>		

<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 purpose—information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> <li>- <i>Our affiliates include Premier Consulting Corp.</i></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>- <i>Centrix Bank &amp; Trust does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>Centrix Bank &amp; Trust does not jointly market.</i></li> </ul>

## Additional Information

Keeping your account information accurate and up to date is very important. If you ever find that your account information is incomplete, inaccurate or not current, please call or write us at the telephone number or address listed on your account statement. We will correct any erroneous information as quickly as possible. If you have questions or comments, please contact us at (800) 483-0220.

## Website Privacy

We will not collect identifying information about visitors to our site unless they volunteer that information. Some areas of our web site require information, such as your e-mail address, to enable you to perform certain tasks. When you elect to provide us with this information, it will be used internally, as appropriate. It is never disseminated or sold to other organizations.

We gather and analyze data regarding usage of our web site, including domain name, number of hits, pages visited, and other non identifying information to evaluate the usefulness of our site.