



Client Driven Financial Solutions

## FACTS

### WHAT DOES NOVA 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:

- Social Security number and Account Transactions
- Account Balances and Overdraft History
- Credit History and Payment History

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

#### 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 NOVA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NOVA share?	Can you limit this sharing?
<b>For our 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	Yes	No
<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

#### Questions?

Call 1-877-NOVABANK or go to [www.novabank.com](http://www.novabank.com)

Who is providing this notice?

NOVA, we, our, and us, when used in this notice, mean NOVA Financial Holdings, Inc., NOVA Bank, NOVA Financial Services, Inc., PBB Financial Services, LLC, PBB Property Holdings, LLC, and Bankers Abstract Company, LLC.

## What we do

How does NOVA 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.

Our employees with access to personal information must maintain it in a secure manner and follow our internal security standards or be subject to sanctions.

How does NOVA collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your Credit or Debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies as noted above in the "Who we are" section.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *NOVA Bank does not share with non-affiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies.*