

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLANS

This disclosure contains important information about the Home Equity line of credit plans ("line") you are considering. You should read it carefully and keep a copy for your records.

- 1. **Availability of terms:** All of the terms described below are subject to change. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.
- 2. **Security interest:** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.
- 3. **Possible Actions:** Under certain circumstances, we can (1) terminate your line, require you to pay us the entire outstanding balance in one payment and charge you certain fees; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4) make specific changes that are set forth in your agreement with us. If you ask, we will give you more specific information concerning when we can take these actions.
- 4. *Plan Options:* We offer two home equity line of credit plans. One plan has a one year draw period and a variable interest rate ("Variable Rate Plan"). The other plan has a three year draw period and a fixed interest rate ("Fixed Rate Plan").
- 5. Minimum Payment Requirements:
 - (a) Draw Period
 - <u>Variable Rate Plan</u>. You can obtain advances of credit for one (1) year (the "Draw Period"). At our option, we may renew or extend the draw period on this plan.
 - Fixed Rate Plan. You can obtain advances of credit for three (3) years (the Draw Period").
 - (b) Minimum Payment During the Draw Period. Your minimum payment will be due monthly and will equal the finance charges that accrued on the outstanding balance during the preceding month. You will also be required to pay credit insurance premiums (if any) plus any amounts past due and amounts which exceed your credit limit.
 - (c) After the Draw Period Ends. After the draw period ends, you will no longer be able to obtain credit advances. The Minimum Payment you are required to pay during the Draw Period will not fully repay the principal that is outstanding on your line. At the end of the Draw Period you will be required to pay the entire balance in a single final payment.

6. Minimum Payment Example:

- (a) <u>Variable Rate Plan.</u> If you took a single \$10,000 advance and the **ANNUAL PERCENTAGE RATE** was 4.49%, it would take 12 months to pay off the balance if you made only the minimum payments. You would make 11 payments of \$36.90 and one final balloon payment of \$10,036.90.
- (b) <u>Fixed Rate Plan.</u> If you took a single \$10,000 advance and the **ANNUAL PERCENTAGE RATE** was 6.5%, it would take 36 months to pay off the balance if you made only the minimum payments. You would make 35 payments of \$53.42 and one final balloon payment of \$10,053.42.
- Annual Percentage Rate for the Fixed Rate Plan: A recent ANNUAL PERCENTAGE RATE imposed on similar lines of
 credit is 6.5%. The rate on your plan will depend upon your creditworthiness. The annual percentage rate includes only
 interest and not other costs.
- 8. **Fees and Charges**: To open and maintain a line of credit, you must pay a loan administration fee which is payable at closing. The fee is \$75 if you are a Park Bank client and your Loan to Value Ratio (LTV) is 90% or less. If your LTV is greater than 90%, the loan administration fee is \$100. If you are not a Park Bank client, the loan administration fee is \$150. We will charge you an annual fee of \$50 which will be charged on the first anniversary date of the plan and on each anniversary date thereafter. The fee is waived for the first year of the plan. You must also pay certain fees to third parties to open a plan. These fees generally total between \$310 and \$750. If you ask, we will give you an itemization of the fees you will have to pay to third parties.
- 9. **Property Insurance:** You must carry insurance on the property that secures the plan.
- 10. **Minimum Draw Requirements:** The minimum credit advance you can receive is \$500.
- 11. Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for the line.

The following disclosures apply only to the Variable Rate Plan.

- 12. **Variable Rate Feature:** This plan has a variable rate feature, and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs. The annual percentage rate is based on the value of an index. The index is the highest U.S. Prime Rate published in the *Wall Street Journal* Money Rates table on the 20th calendar day or the next business day following the 20th in the second month preceding the rate change date. To determine the annual percentage rate that will apply to your line, we add a margin to the value of the index. The margin that applies to your plan will depend upon your creditworthiness. Ask us for the current index value, margin, and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.
- 13. **Rate Changes:** The annual percentage rate can change monthly. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 23% and the minimum **ANNUAL PERCENTAGE RATE** is 4.49%. Apart from this rate "cap" and "floor", there is no limit on the amount by which the rate can change at any time or over any period.
- 14. **Maximum Rate and Payment Examples:** If you had an outstanding balance of \$10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 23% would be \$189.04. This annual percentage rate could be reached during the first month of the draw period.
- 15. *Historical Example:* The following table shows how the annual percentage rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the first business day of January of each year. While only one payment per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payments were made and that the rate remained constant during each year. It does not necessarily indicate how the index or your payment will change in the future.

Year	Index	Margin *	ANNUAL PERCENTAGE RATE	Minimum Monthly Payment
	(%)	(%)	(%)	(\$)
1999	7.75	.75	8.50	69.86***
2000	8.50	.75	9.25	
2001	9.50	.75	10.25	
2002	4.75	.75	5.50	
2003	4.25	.75	5.00	
2004	4.00	.75	4.99**	
2005	5.25	.75	6.00	
2006	7.25	.75	8.00	
2007	8.25	.75	9.00	
2008	7.25	.75	8.00	
2009	3.25	.75	4.49**	
2010	3.25	.75	4.49**	
2011	3.25	.75	4.49**	
2012	3.25	.75	4.49**	
2013	3.25	.75	4.49**	

^{*} This is a margin we have used recently.

•	nt of Delivery: I (We) acknowledge receip E Equity Lines of Credit."	t of this disclosure and the booklet titled <i>"What You Should</i> "
Date	Applicant's Signature	Applicant's Signature
Proof of Mailing:	This disclosure and booklet titled "What"	ou Should Know about Home Equity Lines of Credit' was
mailed to the appli	cant(s) on	
	Date	Banker's Signature

^{**} This rate reflects a floor rate of 4.49%.

^{***} This is an interest only payment. At the end of the year, you will be required to pay a single balloon payment.



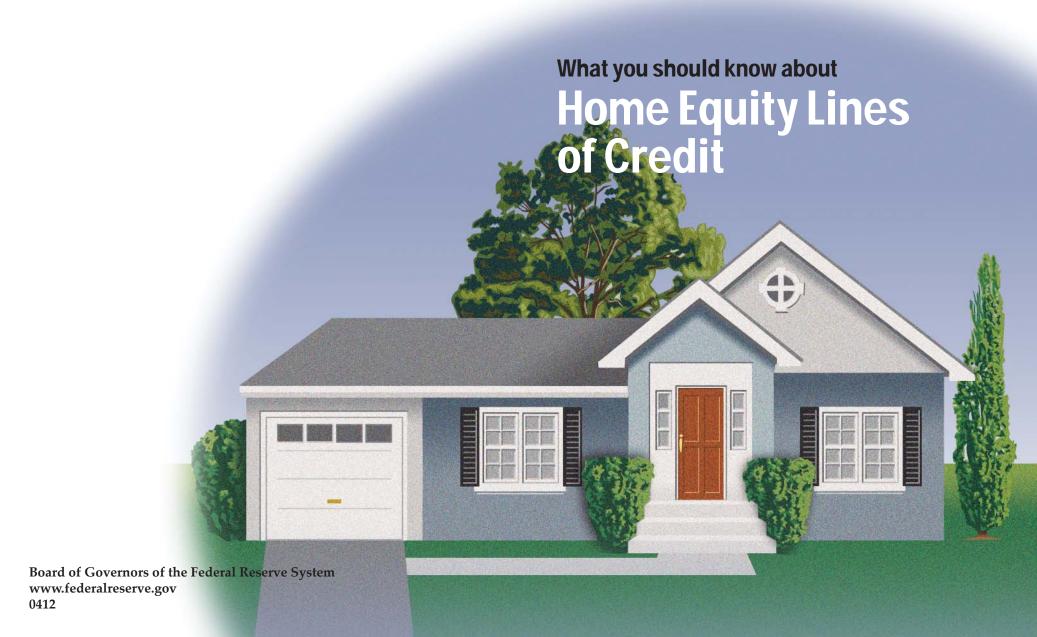


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If you are in the market for credit, a home equity plan is one of several options that might be

right for you. Before making a decision, however, you should weigh carefully the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without posing undue financial risks. And remember, failure to repay the amounts you've borrowed, plus interest, could mean the loss of your home.

Home Equity Plan Checklist Ask your lender to help fill out this checklist.

Basic Features	Plan A	Plan B
Fixed annual percentage rate	%	%
Variable annual percentage rate	%	%
■ Index used and current value	%	%
■ Amount of margin		
■ Frequency of rate adjustments		
■ Amount/length of discount (if any)		
■ Interest-rate cap and floor		
Length of plan Draw period		
Repayment period		
Initial fees Appraisal fee		
Application fee		
Up-front charges, including points		
Closing costs		
Repayment Terms		
During the draw period Interest and principal payments		
Interest-only payments		
Fully amortizing payments		
When the draw period ends Balloon payment?		
Renewal available?		
Refinancing of balance by lender?		

What is a home equity line of credit?

A home equity line of credit is a form of revolving credit in which your home serves as collateral. Because a home often is a consumer's most valuable asset, many homeowners use home equity credit lines only for major items, such as education, home improvements, or medical bills, and choose not to use them for day-to-day expenses.

With a home equity line, you will be approved for a specific amount of credit. Many lenders set the credit limit on a home equity line by taking a percentage (say, 75%) of the home's appraised value and subtracting from that the balance owed on the existing mortgage. For example:

Appraised value of home	\$100,000
Percentage	x 75%
Percentage of appraised value	= \$ 75,000
Less balance owed on mortgage	-\$40,000
Potential line of credit	\$ 35,000

In determining your actual credit limit, the lender will also consider your ability to repay the loan (principal and interest) by looking at your income, debts, and other financial obligations as well as your credit history.

Many home equity plans set a fixed period during which you can borrow money, such as 10 years. At the end of this "draw period," you may be allowed to renew the credit line. If your

plan does not allow renewals, you will not be able to borrow additional money once the period has ended. Some plans may call for payment in full of any outstanding balance at the end of the period. Others may allow repayment over a fixed period (the "repayment period"), for example, 10 years.

Once approved for a home equity line of credit, you will most likely be able to borrow up to your credit limit whenever you want. Typically, you will use special checks to draw on your line. Under some plans, borrowers can use a credit card or other means to draw on the line.

There may be other limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw on the line (for example, \$300) or keep a minimum amount outstanding. Some plans may also require that you take an initial advance when the line is set up.

What should you look for when shopping for a plan?

If you decide to apply for a home equity line of credit, look for the plan that best meets your particular needs. Read the credit agreement carefully, and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs of establishing the plan. Remember, though, that the APR for a home equity line is based on the interest rate alone and will not reflect closing costs and other fees and charges, so you'll need to compare these costs, as well as the APRs, among lenders.

Variable interest rates

Home equity lines of credit typically involve variable rather than fixed interest rates. The variable rate must be based on a publicly available index (such as the prime rate published in some major

daily newspapers or a U.S. Treasury bill rate). In such cases, the interest rate you pay for the line of credit will change, mirroring changes in the value of the index. Most lenders cite the interest rate you will pay as the value of the index at a particular time, plus a "margin," such as 2 percentage points. Because the cost of borrowing is tied directly to the value of the index, it is important to find out which index is used, how often the value of the index changes, and how high it has risen in the past. It is also important to note the amount of the margin.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an "introductory" rate that is unusually low for a short period, such as 6 months.

Variable-rate plans secured by a dwelling must, by law, have a ceiling (or cap) on how much your interest rate may increase over the life of the plan. Some variable-rate plans limit how much your payment may increase and how low your interest rate may fall if the index drops.

Some lenders allow you to convert from a variable interest rate to a fixed rate during the life of the plan, or let you convert all or a portion of your line to a fixed-term installment loan.

Costs of establishing and maintaining a home equity line

Many of the costs of setting up a home equity line of credit are similar to those you pay when you get a mortgage. For example:

- A fee for a property appraisal to estimate the value of your home:
- An application fee, which may not be refunded if you are turned down for credit;

- Up-front charges, such as one or more "points" (one point equals 1 percent of the credit limit); and
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes.

In addition, you may be subject to certain fees during the plan period, such as annual membership or maintenance fees and a transaction fee every time you draw on the credit line.

You could find yourself paying hundreds of dollars to establish the plan. And if you were to draw only a small amount against your credit line, those initial charges would substantially increase the cost of the funds borrowed. On the other hand, because the lender's risk is lower than for other forms of credit, as your home serves as collateral, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the costs of establishing and maintaining the line. Moreover, some lenders waive some or all of the closing costs.

How will you repay your home equity plan?

Before entering into a plan, consider how you will pay back the money you borrow. Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. But, unlike with typical installment loan agreements, the portion of your payment that goes toward principal may not be enough to repay the principal by the end of the term. Other plans may allow payment of *interest* only during the life of the plan, which means that you pay nothing toward the principal. If you borrow \$10,000, you will owe that amount when the payment plan ends.

Regardless of the minimum required payment on your home equity line, you may choose to pay more, and many lenders offer a choice of payment options. Many consumers choose to pay down the principal regularly as they do with other loans. For example, if you use your line to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements during the life of the plan—whether you pay some, a little, or none of the principal amount of the loan—when the plan ends, you may have to pay the entire balance owed, all at once. You must be prepared to make this "balloon payment" by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

If your plan has a variable interest rate, your monthly payments may change. Assume, for example, that you borrow \$10,000 under a plan that calls for interest-only payments. At a 10% interest rate, your monthly payments would be \$83. If the rate rises over time to 15%, your monthly payments will increase to \$125. Similarly, if you are making payments that cover interest plus some portion of the principal, your monthly payments may increase, unless your agreement calls for keeping payments the same throughout the plan period.

If you sell your home, you will probably be required to pay off your home equity line in full immediately. If you are likely to sell your home in the near future, consider whether it makes sense to pay the up-front costs of setting up a line of credit. Also keep in mind that renting your home may be prohibited under the terms of your agreement.

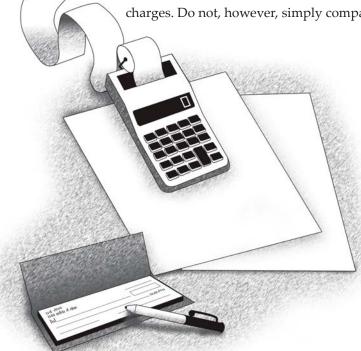
Lines of credit vs. traditional second mortgage loans

If you are thinking about a home equity line of credit, you might also want to consider a traditional second mortgage loan. This

> type of loan provides you with a fixed amount of money, repayable over a fixed period. In most cases, the payment schedule calls for equal payments that pay off the entire loan within the loan period. You

> > might consider a second mortgage instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan best suits your needs, consider the costs under the two alternatives. Look at both the APR and other charges. Do not, however, simply compare



the APRs, because the APRs on the two types of loans are figured differently:

- The APR for a traditional second mortgage loan takes into account the interest rate charged plus points and other finance charges.
- The APR for a home equity line of credit is based on the periodic interest rate alone. It does not include points or other charges.

Disclosures from lenders

The federal Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms, and information about any variable-rate feature. And in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you will get additional disclosures before the plan is opened. If any term (other than a variable-rate feature) changes before the plan is opened, the lender must return all fees if you decide not to enter into the plan because of the change.

When you open a home equity line, the transaction puts your home at risk. If the home involved is your principal dwelling, the Truth in Lending Act gives you 3 days from the day the account was opened to cancel the credit line. This right allows you to change your mind for any reason. You simply inform the lender in writing within the 3-day period. The lender must then cancel its security interest in your home and return all fees—including any application and appraisal fees—paid to open the account.

What if the lender freezes or reduces your line of credit?

Plans generally permit lenders to freeze or reduce a credit line if the value of the home "declines significantly" or, when the lender "reasonably believes" that you will be unable to make your payments due to a "material change" in your financial circumstances. If this happens, you may want to:

- Talk with your lender. Find out what caused the lender to freeze or reduce your credit line and what, if anything, you can do to restore it. You may be able to provide additional information to restore your line of credit, such as documentation showing that your house has retained its value or that there has not been a "material change" in your financial circumstances. You may want to get copies of your credit reports (go to the Federal Trade Commission's website, at www.ftc.gov/freereports, for information about free copies) to make sure all the information in them is correct. If your lender suggests getting a new appraisal, be sure you discuss appraisal firms in advance so that you know they will accept the new appraisal as valid.
- **Shop around for another line of credit.** If your lender does not want to restore your line of credit, shop around to see what other lenders have to offer. You may be able to pay off your original line of credit and take out another one. Keep in mind, however, that you may need to pay some of the same application fees you paid for your original line of credit.

Glossary

Annual membership or maintenance fee

An annual charge for access to a financial product such as a line of credit, credit card, or account. The fee is charged regardless of whether or not the product is used.

Annual percentage rate (APR)

The cost of credit, expressed as a yearly rate. For closed-end credit, such as car loans or mortgages, the APR includes the interest rate, points, broker fees, and other credit charges that the borrower is required to pay. An APR, or an equivalent rate, is not used in leasing agreements.

Application fee

Fees charged when you apply for a loan or other credit. These fees may include charges for property appraisal and a credit report.

Balloon payment

A large extra payment that may be charged at the end of a mortgage loan or lease.

Cap (interest rate)

A limit on the amount that your interest rate can increase. Two types of interest-rate caps exist. *Periodic adjustment caps* limit the interest-rate increase from one adjustment period to the next. *Lifetime caps* limit the interest-rate increase over the life of the loan. By law, all adjustable-rate mortgages have an overall cap.

Closing or settlement costs

Fees paid when you close (or settle) on a loan. These fees may include application fees; title examination, abstract of title, title

insurance, and property survey fees; fees for preparing deeds, mortgages, and settlement documents; attorneys' fees; recording fees; estimated costs of taxes and insurance; and notary, appraisal, and credit report fees. Under the Real Estate Settlement Procedures Act, the borrower receives a good faith estimate of closing costs within three days of application. The good faith estimate lists each expected cost as an amount or a range.

Credit limit

The maximum amount that may be borrowed on a credit card or under a home equity line of credit plan.

Equity

The difference between the fair market value of the home and the outstanding balance on your mortgage plus any outstanding home equity loans.

Index

The economic indicator used to calculate interest-rate adjustments for adjustable-rate mortgages or other adjustable-rate loans. The index rate can increase or decrease at any time. See also Selected Index Rates for ARMs over an 11-year Period (www.federalreserve.gov/pubs/arms/arms_english.htm) for examples of common indexes that have changed in the past.

Interest rate

The percentage rate used to determine the cost of borrowing money, stated usually as a percentage of the principal loan amount and as an annual rate.

Margin

The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

Minimum payment

The lowest amount that you must pay (usually monthly) to keep your account in good standing. Under some plans, the minimum payment may cover interest only; under others, it may include both principal and interest.

Points (also called discount points)

One point is equal to 1 percent of the principal amount of a mortgage loan. For example, if a mortgage is \$200,000, one point equals \$2,000. Lenders frequently charge points in both fixed-rate and adjustable-rate mortgages to cover loan origination costs or to provide additional compensation to the lender or broker. These points usually are paid at closing and may be paid by the borrower or the home seller, or may be split between them. In some cases, the money needed to pay points can be borrowed (incorporated in the loan amount), but doing so will increase the loan amount and the total costs. Discount points (also called discount fees) are points that you voluntarily choose to pay in return for a lower interest rate.

Security interest

If stated in your credit agreement, a creditor's, lessor's, or assignee's legal right to your property (such as your home, stocks, or bonds) that secures payment of your obligation under the credit agreement.

Transaction fee

Fee charged each time a withdrawal or other specified transaction is made on a line of credit, such as a balance transfer fee or a cash advance fee.

Variable rate

An interest rate that changes periodically in relation to an index, such as the prime rate. Payments may increase or decrease accordingly.

Where to go for help

For additional information or to file a complaint about a bank, savings and loan, credit union, or other financial institution, contact one of the following federal agencies, depending on the type of institution.

Regulatory Agency	Regulated Entity(ies)	Telephone/Website
Federal Reserve Consumer Help P.O. Box 1200 Minneapolis, MN 55480	Federally insured state- chartered bank members of the Federal Reserve System	(888) 851-1920 www.federalreservecon- sumerhelp.gov
Consumer Financial Protection Bureau (CFPB) P.O. Box 4503 Iowa City, IA 52244	Insured depository institutions and credit unions (and their affiliates) with assets greater than \$10 billion, and nondepository institutions such as mortgage originators, mortgage brokers and servicers, larger participants of other financial services products, private education loan providers, and payday lenders	(855) 411-2372 www.consumerfinance.gov
Office of the Comptroller of the Currency (OCC) Customer Assistance Unit 1301 McKinney Street Suite 3450 Houston, TX 77010	National banks and federally chartered savings banks/associations	(800) 613-6743 www.occ.treas.gov www.helpwithmybank.gov
Federal Deposit Insurance Corporation (FDIC) Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106	Federally insured state- chartered banks that are not members of the Federal Reserve System	(877) ASK-FDIC or (877) 275-3342 www.fdic.gov www.fdic.gov/consumers

Regulatory Agency	Regulated Entity(ies)	Telephone/Website
Federal Housing Finance Agency (FHFA) Consumer Communica- tions Constitution Center 400 7th Street, S.W. Washington, DC 20024	Fannie Mae, Freddie Mac, and the Federal Home Loan Banks	(202) 649-3811 www.fhfa.gov www.fhfa.gov/Default. aspx?Page=369
National Credit Union Administration (NCUA) Consumer Assistance 1775 Duke Street Alexandria, VA 22314-3428	Federally chartered credit unions	(800) 755-1030 www.ncua.gov www.mycreditunion.gov
Federal Trade Commission (FTC) Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580	Finance companies, retail stores, auto dealers, mort- gage companies and other lenders, and credit bureaus	(877) FTC-HELP or (877) 382-4357 www.ftc.gov www.ftc.gov/bcp
Securities and Exchange Commission (SEC) Complaint Center 100 F Street, N.E. Washington, DC 20549- 0213	Brokerage firms, mutual fund companies, and investment advisers	(202) 551-6551 www.sec.gov www.sec.gov/complaint/ question.shtml
Farm Credit Administra- tion Office of Congressional and Public Affairs 1501 Farm Credit Drive McLean, VA 22102-5090	Agricultural lenders	(703) 883-4056 www.fca.gov
Small Business Administra- tion (SBA) Consumer Affairs 409 3rd Street, S.W. Washington, DC 20416	Small business lenders	(800) U-ASK-SBA or (800) 827-5722 www.sba.gov

Regulatory Agency	Regulated Entity(ies)	Telephone/Website
Commodity Futures Trading Commission (CFTC) 1155 21st Street, N.W. Washington, DC 20581	Commodity brokers, commodity trading advisers, commodity pools, and introducing brokers	(866) 366-2382 www.cftc.gov/Consumer- Protection
U.S. Department of Justice (DOJ) Criminal Division 950 Pennsylvania Avenue, N.W. Washington, DC 20530	Fair lending and fair housing issues	(202) 514-3301 www.justice.gov/criminal
Department of Housing and Urban Development (HUD) Office of Fair Housing/ Equal Opportunity 451 7th Street, S.W. Washington, DC 20410	Fair lending and fair housing issues	(800) 669-9777 www.hud.gov/complaints

More resources

For more resources on mortgages and other financial topics, visit www.federalreserve.gov/consumerinfo.

FACTS	WHAT DOES THE PARK 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 checking account information • Wire transfer instructions and payment history • Credit history and credit scores When you are <i>no longer</i> 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 The Park Bank chooses to share; and whether you can limit this sharing.

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

What we do	
How does The Park 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, and procedural safeguards to protect your data from improper access.
How does The Park Bank collect my personal information?	We collect your personal information, for example, when you: open an account make deposits or withdrawals from your account apply for a loan use your debit or credit card pay your bills We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit 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. • The Park Bank does not share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • The Park Bank does not share 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. Our joint marketing partners include: insurance companies check printing companies investment companies identity theft protection companies



