



Consumer Privacy Notice

FACTS

WHAT DOES SOVEREIGN 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 that we 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 that we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Transaction 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 Sovereign Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Sovereign 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.	YES	NO
For joint marketing with other financial companies.	YES	NO
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 DO NOT SHARE
For our affiliates' to market to you.	NO	WE DO NOT SHARE
For nonaffiliates' to market to you.	NO	WE DO NOT SHARE

Questions? Call 1-833-782-6500 or go to www.banksovereign.com.

Who We Are

Who is providing this notice? Sovereign Bank

What We Do

How does Sovereign Bank protect my personal information?

To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings.

How does Sovereign Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or perform transactions.
- 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 credit worthiness.
- 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 to common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies that utilize the name Citizen Potawatomi Nation.

Nonaffiliates

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

- Sovereign Bank does not share information 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 may include insurance companies, investment companies, and direct marketing companies.