

Privacy Notice

Privacy Commitment to Our Customers

The directors, management and staff of Millennium bcpbank are concerned about and respect the privacy of our customers. You trust us with your personal information; we have an obligation to live up to that trust and we will take all of the steps necessary to safeguard your sensitive information.

Millennium bcpbank, does not sell or share your personal information with any other company for their marketing, sales or promotional activities.

Millennium bcpbank collects information about you in order to serve you better. We retain your personal information in order to more easily identify you and to prevent unauthorized individuals from gaining access to your assets or personal information.

Types of Information Millennium bcpbank Collects

We collect nonpublic, personal information about you from many sources, including:

- Information we receive from your loan and account applications or other forms.
- Information about your transactions with us, affiliates or others.
- Information we receive from third parties, such as credit bureaus.

Millennium
bcpbank

L i f e i n s p i r e s u s

Types of Information Millennium bcpbank Discloses

Millennium bcpbank does not, nor does it intend in the future to disclose any personal information to any affiliate or nonaffiliated third party, except as allowed or required by law. Millennium bcpbank may disclose certain personally identifiable information under existing laws in the following circumstances:

- To companies with whom we have contracted to perform services on our behalf, such as: check printing, marketing of our products and services, loan servicing, fraud prevention, and data processing services.
- To the extent permissible under the Right to Financial Privacy Act.
- To a consumer reporting agency under the Fair Credit Reporting Act.
- To comply with applicable laws and regulations.
- To complete your online orders transacted through our Online Banking or Billpay product.

Millennium bcpbank protects consumer privacy by ensuring that only employees who have a reason for knowing information have access to it. All employees are required to follow our procedures concerning confidentiality of our customers' non public personal information. We have and will continue to maintain physical, logical, electronic and procedural safeguards to protect your information. We treat former customers in the same fashion.

This notice is required by the Privacy Act and terms used above, such as "customers" are defined in that Act.

877 247 mbc**p**

[www.mbc**p**bank.com](http://www.mbcpbank.com)

