

PRIVACY POLICY

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.

Who is Providing This Notice:

Bank of England

What Do We Collect/Share?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number
- Transaction History
- Payment History
- Account Balances
- Income
- Credit History

How Does Bank of England Collect My Personal Information?

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

- Apply for a loan
- Provide account information
- Provide your income information
- Show us your driver's license
- Use your credit/debit card

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

Information about Web/App Transactions:

Bank of England employs the use of web and mobile application technology to facilitate consumer transactions. As part of that experience, here is what you should know about how we collect and store your information:

Contact Forms: If you fill out a contact form on our website/app, that information is stored a database corresponding to the application you choose to use. We use this information to respond to you regarding the reason you contacted us.

Cookies: Our websites use cookies. A cookie is a bit of data stored on your device to help us improve your experience on our site and identify repeat visits. Cookies enable us to track and target the interests of or users to enhance your experience. Using cookies is not a way to link to any personal information on our site.

Embedded Content from Other Sites: Content on our website and mobile applications may include embedded content (e.g., videos, images, etc.). Embedded content from other websites behaves in the same way as if the visitor has visited the other website. Embedded content may use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content.

1003 Mobile and Web Application: Using any of our Point-of-Sale products in association with a mortgage application increases the amount of information collected. This information may include, but is not limited to, the above information noted in the “What Do We Collect/Share” section of this policy.

External APIs: Some of our websites and mobile applications utilize third party Application Programmer Interfaces (APIs) to communicate information. This information is collected within the website or mobile application and then transferred to a 3rd party application for storage.

How Does Bank of England 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. We also require third parties doing business with us to comply with all privacy and security laws. We also restrict access to non-public personal information about you to employees who need it in the course of doing business with you.

How Does Bank of England Share Your Information?

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 Bank of England chooses to share; and whether you can limit this sharing.

Reasons Your Personal Information is Shared	Does Bank of England 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	No	We Do Not Share
For our affiliates’ everyday business purposes – information about your creditworthiness, transactions, and experiences	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share

For our nonaffiliates to market to you	No	We Do Not Share
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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. - <i>We do not share personal information with affiliated third parties</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>We do not share personal information with nonaffiliated third parties</i>
Joint Marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. - <i>We do not engage in joint marketing</i>

Questions?

If you have any questions regarding this policy, please call 501-842-2555 or go to www.bankofengland-ar.com.