



## FACTS

### WHAT DOES FRANKLIN TEMPLETON BANK & TRUST, F.S.B. ("FTB&T") 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
- Credit History
- Account Balances
- Transaction History
- Overdraft History
- Checking Account Information

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 FTB&T chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FTB&T 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>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call toll free (877) 664-4286 or go to [ftbank.com](http://ftbank.com)

## What We Do

<b>How does FTB&amp;T protect my personal information?</b>	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.
<b>How does FTB&amp;T collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Apply for financing</li> <li>■ Make deposits or withdrawals from your account</li> <li>■ Apply for a loan</li> <li>■ Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies with a Franklin Templeton name; financial companies such as FTCI* and FCC*; and nonfinancial companies, such as FTC**, FTIS** and FTIS India**.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>FTB&amp;T does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>FTB&amp;T does not jointly market.</i></li> </ul>

## Other Important Information

### If You Are a Customer Living in Texas

FCC, one of our affiliates who may service your account on our behalf, is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against FCC should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207  
 Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610  
 E-mail: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us)  
 Website: [www.occc.state.tx.us](http://www.occc.state.tx.us)

- \* Fiduciary Trust Company International (FTCI), and Franklin Capital Corporation (FCC).  
 \*\* Franklin Templeton Companies, LLC (FTC), Franklin Templeton Investor Services, LLC (FTIS) and Franklin Templeton International Services (India) Private Limited (FTIS India).



Franklin Templeton Bank & Trust, F.S.B.  
 47 West 200 South, Suite 500  
 Salt Lake City, Utah 84101-1621  
 (877) 664-4286  
[ftbank.com](http://ftbank.com)