

FACTS

WHAT DOES NexTier Bank, National Association, 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 income
- Account balances and payment history
- Credit history and credit scores

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 NexTier Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does NexTier Bank, N.A. 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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call toll-free 1-800-262-1088 and a representative will assist you.

Please note:

If you are a new customer we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-262-1088 or go to www.nexttierbank.com

Who we are

Who is providing this notice?

NexTier Bank, National Association

What we do

How does NexTier Bank, N.A. 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.

How does NexTier Bank, N.A. collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your ATM / Debit Check 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 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *ESS NexTier Insurance Group*

Nonaffiliates

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

- *NexTier Bank, N.A. 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 LPL Financial, LLC, Stratos Wealth Partners and Stratos Wealth Advisors d/b/a NexTier Wealth Management, Elan Financial Services, and Pineapple Payments.*

Other Important Information

All statements to Federal Law mentioned above reference U.S. Federal Law. For California and Vermont Residents Only: California and Vermont laws place additional limits on sharing information about their residents. If you are a California or Vermont resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.