

**FACTS****WHAT DOES BayFirst National Bank  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and Employment Information</li> <li>- Income, Credit Scores and Credit History</li> <li>- Account Balances and Payment History</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 BayFirst National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BayFirst 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>	YES	NO
<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 727-440-6835 or go to <https://www.bayfirstfinancial.com/contact>

## Who we are

Who is providing this notice?

BayFirst National Bank (“BayFirst”)

## What we do

How does **BayFirst** 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 **BayFirst** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit Money
- User your debit card or Pay us by check
- Apply for a loan

We also collect your personal information from others, such as credit bureaus or other such 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. See below for more on your rights under state law.

## Definitions

**Affiliates**

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

- *BayFirst, a National Banking Corporation has no affiliates*

**Nonaffiliates**

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

- *BayFirst, a National Banking Corporation 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 financial service companies*

## Other important information

**RESIDENTS OF CALIFORNIA:** BayFirst will not share information with companies outside the BayFirst family of companies (including parent or subsidiary companies), except as permitted by law, unless authorized to do so. California residents will be treated as if they had opted-out of non-affiliate sharing automatically, unless such sharing is permitted by law.

**RESIDENTS OF NEVADA:** BayFirst is providing this notice pursuant to Nevada law. You may elect to be placed on our Internal Do Not Call List by writing to us BayFirst National Bank, 9190 Seminole Blvd, Seminole, FL 33772. For additional information, you may write to us at the address above, call Customer Service at 727-440-6835. You may also contact the Nevada Attorney General's Office at: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: bcpinfo@ag.state.nv.us.

**RESIDENTS OF VERMONT:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at [www.bayfirstfinancial.com](http://www.bayfirstfinancial.com) or call 727-440-6835.