

## FACTS

## WHAT DOES SUN BANCORP 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
- Transaction History
- Credit History
- Name and Address
- Account Number and Balances
- Investment Activity

### 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 Sun Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sun Bancorp 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	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call 800-SUN-9066 to speak to a Customer Care Representative

**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 800-786-9066 to speak to a Customer Care Representative.

## Who we are

Who is providing this notice?

Sun Bancorp and its family of companies, including Sun National Bank, Sun Home Loans, Sun Financial Services and Sun Wealth Management.

## What we do

How does Sun Bancorp 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.

Sun Bancorp maintains strict internal policies against unauthorized access and disclosure of customer information.

How does Sun Bancorp collect my personal information?

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

- open an account or apply for a loan
- pay your bills or use your debit card
- make deposits or make withdrawals from your account

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. We will comply with state laws to the extent they apply.

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. Our affiliates include Sun Bancorp, Sun National Bank, Sun Home Loans, Sun Financial Services and Sun Wealth Management.

Nonaffiliates

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

- Sun Bancorp does not share information with nonaffiliated third parties for marketing purposes. Information shared is for everyday business purposes such as with a data processing company.

Joint marketing

A formal agreement between nonaffiliated financial companies that together markets financial products or services to you.

- Our joint marketing partners include companies such as insurance, financial and credit card service providers.

## Other important information

Don't be a victim of identity theft or fraud. Do not respond to e-mails, phone calls or letters that ask you to verify or provide personal or bank information. For tips to protect you from fraud, visit our website: [www.sunnb.com](http://www.sunnb.com).