

**FACTS****WHAT DOES PREMIER FINANCIAL SERVICES 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
- Account transactions and credit history

**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 Premier Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Premier Financial Services 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	No	We don't share
<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 our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (203) 267-7700 or go to [www.premierfinancialservices.com](http://www.premierfinancialservices.com)



## Who we are

**Who is providing this notice?**

Premier Financial Services

## What we do

**How does Premier Financial Services 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 Premier Financial Services collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan or enter into a lease
- Give us your income or give us your contact information
- Provide account information

We also collect your personal information from other, 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.

## Definitions

**Affiliates**

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

- Our affiliates include one financial company, 1st Financial Bank USA, and one non-financial company, Financial Reserve Corporation.

**Nonaffiliates**

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

- Premier Financial Services does not share with non-affiliates so that they can market to you.

**Joint marketing**

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

- Premier Financial Services doesn't jointly market.

## Other important information

