



Florida's Most Convenient Bank

Privacy and Affiliated Marketing Policy

The BankAtlantic family of Affiliated companies [BankAtlantic and BA Financial Services, LLC] are committed to keeping nonpublic personal information about you secure and confidential. This notice is intended to help you understand how we fulfill this commitment.

Collecting Your Information

To meet your needs we rely on many categories of information. This includes certain "nonpublic personal information" - information about you that is not publicly available. This information is obtained in the course of providing you with products and services you have requested, servicing your accounts, or while determining your eligibility for particular products or services. Examples of categories of sources and types of information we collect include:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.

Information Sharing

Information we share to meet your needs is relied on by us, and the professional organizations to whom we disclose, to meet a wide range of financial requirements and to ensure your needs are handled in the most efficient and convenient fashion. We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history; and
- Information obtained at your request (such as aggregated information from multiple financial providers for the purpose of developing a financial profile or plan).

Those we share information with to meet your needs may be part of BankAtlantic's family of companies or they may be third-party companies that are not affiliated with us. In either event, they receive only what they need to perform a business function for providing financial services and products.

Like all financial institutions, we must employ various third party service providers to provide us with a variety of services and marketing functions. This could include document preparation, maintaining software, providing marketing for our services and products, including joint marketing arrangements with other financial institutions (e.g., insurance companies, securities firms). Consequently, we may disclose the nonpublic personal information (described above) to other financial institutions with whom we have joint marketing agreements and/or to nonfinancial companies and independent contractors for the purpose of servicing your account or to perform marketing or similar services on our behalf or with respect to products or services we provide.

Sharing with NonAffiliates

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker dealers, credit card providers and insurance agents;
- Non-financial companies, such as retailers, direct marketers, airlines, publishers; sports and entertainment entities; and
- Others, such as non-profit organizations.

We may also disclose nonpublic personal information about you to nonaffiliated

third parties as permitted by law even if you have opted out.

Opting Out with NonAffiliates

Your information sharing rights outside BankAtlantic's family of affiliates allow you the opportunity to "opt out" of information we may share as described above. If you prefer that we not share information about you with companies outside BankAtlantic's family of affiliated companies, you may opt out of these disclosures. That is, you may direct us not to share this information (other than disclosures permitted by law). You can do this by simply completing the Opt Out Form enclosed and mailing it to BankAtlantic, P.O. Box 6097, Ft. Lauderdale, Florida 33310-6097.

Opting Out with Affiliates

Unless you tell us not to, we may share among the BankAtlantic family of companies the nonpublic personal information described above. If you prefer that we not share nonpublic personal information about you within our family of affiliated companies, you may opt out. You can do this by simply completing the Opt Out Form attached and mailing it to BankAtlantic, P.O. Box 6097, Ft. Lauderdale, Florida 33310-6097.

We are permitted by law to share within the BankAtlantic family of companies information about your transactions and experiences with us (such as account balances and transaction history), even if you have opted out.

Affiliate Marketing Opt-Out

Unless otherwise instructed, information we may share about you with the BankAtlantic family of companies may be used by those companies to solicit and market their products and services to you. We are providing you notice to tell you about your choice to limit marketing from the BankAtlantic affiliated companies. You may limit our affiliates from marketing their products or services to you based on your personal information that we collect and share with them. This information may include your income, account history, and your credit score. Federal law gives you the right to limit some but not all marketing from the BankAtlantic affiliated companies. Your choice to limit marketing offers will apply until you tell us to change your choice.

If you decide to opt-out of receiving marketing offers you can do this by simply completing the Opt Out Form enclosed and mailing it to BankAtlantic, P.O. Box 6097, Ft. Lauderdale, Florida 33310-6097.

Our information Security Procedures

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. If you are a current customer, we will notify you of our Privacy Policy annually. If you end your customer relationship with us, we will continue to follow the most current Privacy Policy and practices, but you will no longer receive our annual notices. We may also disclose all the information we collect as permitted by or required by law to protect against fraud, respond to a subpoena, or for regulatory purposes. For example, we may disclose information to law enforcement agencies or Federal banking regulators.

Our Online Privacy

Please visit us at www.BankAtlantic.com to review our Online Privacy Policy and take advantage of our full array of online banking opportunities.

Other Information

We reserve the right to modify or amend this Privacy Policy at any time. If material changes are made, you will be provided with the new Privacy Policy and be given another opportunity to opt out. The practices and policies contained in this Privacy Policy replace all previous notices or statements with respect to the same subject.

This Privacy Policy will not apply to your relationships with other financial service providers, such as banks, insurance companies, securities broker-dealers, that are not part of BankAtlantic. Their privacy policies will govern how they collect, use and disclose nonpublic personal information.

OPT OUT FORM

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We may share information about you among the BankAtlantic family of companies and/or outside the BankAtlantic family of companies, unless you instruct us otherwise. BankAtlantic offers you the opt out choices listed below concerning this sharing of information. If you decide that you want to choose either or both of these options, please complete the appropriate selection(s) below. If, at a later time, you wish to change these opt out selections, you may do so. Please include your identifying information and notify us as follows:

BankAtlantic
P.O. Box 6097
Fort Lauderdale, Florida 33310-6097

Opting out may cause you to no longer receive exclusive offers and other promotional material that may be of interest to you. We will process your opt out selection as soon as reasonably practical. If you have multiple BankAtlantic accounts, we will follow your instructions for each consumer account covered by this Policy. Your opt out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your opt out will apply to those separate accounts.

Note: If you opt out, you may still receive offers with your account statements, when you contact us and in connection with the maintenance and servicing of your account relationship.

Please Print Clearly

Name

Address

City State Zip Code

Account Number (please provide one valid account number)

Opt Out Selection(s):

Please **PRINT** clearly in blue or black ink. If any information on this form is inaccurate, incomplete, or illegible, we may not be able to process your request. Remember, by opting out, you may not receive information about new services or special promotions for which you may be eligible.

- Do not share nonpublic personal information about me with Nonaffiliated third parties, except as provided in this Privacy and Affiliated Marketing Policy.
- Do not share nonpublic personal information about me among BankAtlantic's family of companies, except as provided in this Privacy and Affiliated Marketing Policy.
- Do not share nonpublic personal information about me among BankAtlantic's family of companies to solicit me, except as provided in this Privacy and Affiliated Marketing Policy.

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