FACTS

WHAT DOES FINEMARK BANK & TRUST, A DIVISION OF COMMERCE BANK 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 account balances ■ Transaction history and payment history ■ Checking account information and credit history When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons FineMark Bank & Trust, a division of Commerce Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FineMark Bank & Trust, a division of Commerce Bank 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 877-461-5901 or go to www.finemarkbank.com