

FACTS**WHAT DOES RBC 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 income
- account balances and payment history
- credit history and credit scores

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 RBC Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RBC 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-800-236-8872 — our menu will prompt you through your choice(s)
- Mail the **form** below

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 1-800-236-8872 or go to www.rbcbankusa.com

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name		Mail to: RBC Bank ATTN: CIF Department 1625 North Church Street - Mail Code 000-906-0115 Building 6 Rocky Mount, NC 27804		RBC Bank®
Address				
City, State, Zip				
Account #				

Who we are

Who is providing this notice?

RBC Bank (USA) and RBC Bank (Georgia), N.A.

What we do

How does RBC Bank 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 RBC Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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. [See below for more on your rights under state law.]

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 companies with an RBC name; financial companies such as RBC Bank (USA), RBC Bank (Georgia), N.A., and RBC Wealth Management; and nonfinancial companies, such as RBC Insurance.

Nonaffiliates

RBC Bank 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:

- Credit card companies

Other important information

For customers with Vermont or California mailing addresses

The information-sharing practices described above are in accordance with federal law and similar state laws. The laws of Vermont and California place additional limits on sharing information about their residents.

For customers with Vermont mailing addresses, we will obtain your consent before sharing your "creditworthiness" information, as described above, with other RBC companies. We will not share personal information about you with nonaffiliated third parties, unless permitted by law, such as in connection with joint marketing agreements where we may disclose to our marketing partners your name, contact information, and/or information about our transactions and/or experiences with you.

For customers with California mailing addresses, we will limit any sharing of your non-public personal information as required by California law.