



# Privacy Notice

Five Star Bank (Five Star); SDN Insurance Agency, LLC (SDN); Courier Capital, LLC (Courier); and HNP Capital, LLC (HNP)  
Rev. 01/2020

<b>FACTS</b>	WHAT DO FIVE STAR, SDN, COURIER, AND HNP DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Score</li> </ul> When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Five Star, SDN, Courier, and HNP choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Five Star, SDN, Courier, or HNP 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	Yes
<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	No	We don't share.
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our nonaffiliates to market to you</b>	No	We don't share.

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 877-226-5578 – to speak with a representative</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a customer, we continue to share your information as described above.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 877-226-5578



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## Who we are

**Who is providing this notice?**

Five Star Bank (Five Star); SDN Insurance Agency, LLC (SDN); Courier Capital, LLC (Courier); and HNP Capital, LLC (HNP).

## What we do

**How do Five Star, SDN, Courier, and HNP 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 do Five Star, SDN, Courier, and HNP 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

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on the account.

## Definitions

**Affiliates**

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

- *Our affiliates include companies with a Five Star or SDN or Courier or HNP name; financial companies such as Five Star Bank; SDN Insurance Agency, LLC; Courier Capital, LLC; and HNP Capital, LLC.*

**Nonaffiliates**

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

- *Five Star, SDN, Courier, and HNP do 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 broker-dealers and credit card companies.*