

**FACTS** WHAT DOES BANK OF GUAM® 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  
• credit history and assets  
• transaction history and account balances

**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 Bank of Guam® chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                            | Does Bank of Guam® 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                       | Yes                         |
| <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                                                                               | 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>                                                                                                                                                | No                        | We don’t share              |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                 | No                        | We don’t share              |

**To limit our sharing**  
• Visit us online: [customerservice@bankofguam.com](mailto:customerservice@bankofguam.com) **or** 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 **(671) 472-5300** or go to **[www.bankofguam.com](http://www.bankofguam.com)**

**MAIL-IN FORM**

|                                                                                                                                                                       |                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.<br><br><input type="checkbox"/> Apply my choices only to me | Mark any/all you want to limit:<br><input type="checkbox"/> Do not use my personal information to market to me. |
|                                                                                                                                                                       | <b>Customer Name</b>                                                                                            |
|                                                                                                                                                                       | <b>Address (PO Box or Street, City, State &amp; Zip)</b>                                                        |
|                                                                                                                                                                       | <b>Tax Identification Number</b>                                                                                |

**Please mail this portion to: Bank of Guam®  
P.O. Box BW • Hagåtña, GU 96932**

**What we do**

|                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>How does Bank of Guam® protect my personal information?</b>                            | 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.                                                                                                                                                                                                                                                        |
| <b>How does Bank of Guam® collect my personal information?</b>                            | We collect your personal information, for example when you: <ul style="list-style-type: none"> <li>• apply for a loan or open an account</li> <li>• give us your contact information or use your credit or debit card</li> <li>• make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.                                                        |
| <b>Why can't I limit all sharing?</b>                                                     | Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account - unless you tell us otherwise.                                                                                                                                                                                                                                                                                                                                                                              |

**Definitions**

|                        |                                                                                                                                                                                                                                                                                                         |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as BG Investment &amp; Insurance Services, Inc. and BankGuam Insurance Underwriters, Ltd.</i></li> </ul> |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Bank of Guam® does not share with nonaffiliates so they can market to you.</i></li> </ul>                                                            |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Bank of Guam® doesn't jointly market.</i></li> </ul>                                                                               |

**Other important information**

This Privacy Policy Disclosure only applies to the Guam, Commonwealth of the Northern Mariana Islands (Saipan, Tinian & Rota), Republic of Palau, Federated States of Micronesia (Chuuk, Pohnpei, Yap & Kosrae) and Republic of the Marshall Islands (Majuro) regions.

Children's Privacy. Protecting the privacy of our children is essential. For that reason, our Web site is not structured to attract children under the age of 13.



**BANK OF GUAM®**  
 THE PEOPLE'S BANK  
 Member FDIC