

Privacy Information

Effective October 2016

FACTS **What does Santander 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—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information Santander chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Santander Bank share?	Can you limit this sharing?
<p>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</p>	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 our nonaffiliates to market to you	NO	N/A

To limit our sharing.

- Call 1-877-768-2265* - our menu will prompt you through your choice(s)
- Visit us online: santanderbank.com/companyinfo/privacy

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 can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 1-877-768-2265* or go to santanderbank.com/companyinfo/privacy

*For customers with hearing impairments, please call 1-800-428-9121 (TTY/TDD)

Who we are.

Who is providing this notice?	Santander Bank, N.A.
--------------------------------------	----------------------



What we do.

How does Santander 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. Only employees, companies that work on our behalf, and other parties, as required or permitted by law, are allowed access to your information.

How does Santander 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 card 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.

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

Your choices will apply individually, unless you choose to express a preference for all account holders on your account.

Definitions.

Affiliates

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

	<ul style="list-style-type: none"> • <i>Our affiliates include companies with the word "Santander" in their name.</i> • <i>Our affiliates include financial companies such as Banco Santander, S.A., Santander Puerto Rico, Santander Holdings USA, Inc. Santander Consumer USA, Santander Securities LLC, and Santander Insurance Agency U.S. LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Santander does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card and insurance companies.</i>

Other important information.

SPECIAL NOTICE FOR CALIFORNIA AND VERMONT

RESIDENTS: If your account has a California mailing address, we will not market any products or services to you, nor will we share your information with our marketing partners for them to market to you. If your account has a Vermont mailing address, we will share with our marketing partners only that information that is permitted by law. Residents of California and Vermont do not have to take any further action to limit the sharing of information; such limits are already in place.

FOR NEVADA RESIDENTS– We are providing you this notice pursuant to Nevada law. At any time, you may request to be placed on Santander's internal do not call list by visiting santanderbank.com/companyinfo/privacy. You may also reach Santander Bank's customer service department at: Santander Bank, Mail Code: RI1-EPV-02-18, 95 Amaral Street, East Providence, RI, 02915, by phone at 1-877-768-2265, or on the web at <https://customerservice.santanderbank.com/app/ask>. For more information on this Nevada law, you may contact the Bureau of Consumer Protection, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: 702.486.3132, E-mail: bcpinfo@ag.state.nv.us.