Roger Bank Powered by Citizens Bank of Edmond

PO Box 2047 Edmond OK, 73083-2047 (844)995-2484 www.roger.bank

PRIVACY POLICY Rev. April 2023

FACTS	What Does Roger Bank Powered by Citizens Bank of Edmond 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 • Payment history and transaction history • Credit history and employment information 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 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 Roger Bank Powered by Citizens Bank of Edmond chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Roger Bank Powered by Citizens Bank of Edmond 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 purposesto 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 purposesinformation about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposesinformation about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions? Call (844)995-2484 or go to warm roger bank		

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What We Do		
How Does Roger Bank Powered by Citizens Bank of Edmond 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 Roger Bank Powered by Citizens Bank of Edmond Collect My Personal Information?	We collect your personal information, for example, when you Open an account or deposit money Pay your bills or use your credit or debit card Give us your contact information 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.]	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Roger Bank Powered by Citizens Bank of Edmond has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Roger Bank Powered by Citizens Bank of Edmond 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. • Roger Bank Powered by Citizens Bank of Edmond doesn't jointly market.

Other Important Information

Special Notice For State Residents

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without you authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.