

# FACTS

## WHAT DOES NOVA 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 Home Address
- Phone number(s) and Birth Date
- Credit History and Transaction 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 NOVA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NOVA 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	No
<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	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

### Questions?

Call 1-877-NOVABANK or go to [www.novabank.com](http://www.novabank.com)

Who is providing this notice?

NOVA, we, our, and us, when used in this notice, mean NOVA Financial Holdings, Inc., NOVA Bank, and NOVA Financial Services, Inc.

## What we do

How does NOVA 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.

Our employees maintain financial and personal information in a secure manner and will follow our internal security standards at all times.

How does NOVA 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 ATM 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.

## Definitions

Affiliates

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

- Our affiliates are listed above under "Who we are".

Nonaffiliates

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

- Disclosures to nonaffiliated companies are made for everyday business purposes: processing transactions; account maintenance; responding to legal orders/investigations; credit bureaus and as allowed by law.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We may disclose the information we collect to companies that perform marketing services for us or to other financial institutions.

## Other important information

Please address questions in regard to this notice to: NOVA Bank, 1235 Westlakes Drive, Suite 420, Berwyn, PA 19312 OR 1-877-NOVABANK.

At NOVA, employee access to personally identifiable customer information is limited to those employees with a business reason to know our customers' information. Employees responsible for maintaining the confidentiality of our customers' information will only use this information to provide you with the highest level of customer service available. This policy is subject to change. We will notify you of any changes.

Any future changes will affect existing and future customers.