

SPECIAL PRIVACY NOTICE FOR NEVADA, CALIFORNIA AND VERMONT RESIDENTS

The information disclosure practices described in this brochure are in accordance with federal law. You may have other privacy protections under state laws, such as Nevada, California and Vermont. To the extent these state laws apply, we will comply with them with regard to our information disclosure practices.

Nevada Residents: Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; phone number (702) 486-3132; email: BCPINFO@ag.state.nv.us.

California and Vermont laws place additional limits on disclosing information about California and Vermont residents so long as they remain residents of those states.

California Residents: In accordance with California law, we will not disclose information we collect about California residents to unaffiliated companies, except as permitted by law, which includes disclosures with the consent of the California resident and disclosures to service the resident's accounts with us, as well as other lawful disclosures.

Vermont Residents: In accordance with Vermont law, we will not disclose information we collect about Vermont residents to unaffiliated companies and will not disclose application and third-party credit-related information about Vermont residents to our affiliated companies except as follows: as permitted by law; to companies that perform marketing or other services on our behalf; name, contact and transaction and experience information to other companies with which we have joint marketing agreements; or with the authorization or consent of the Vermont resident.

OUR CONTINUING COMMITMENT

We will provide you with a Customer Privacy notice at least annually as long as you maintain an ongoing relationship with us. If you close your accounts, we will continue to adhere to the privacy policies and practices described in this notice.

If you have any questions about this policy or the confidentiality of your customer information, please contact any of our customer service representatives or your account officer.



The Bank of Tampa

Member FDIC

Post Office Box One • Tampa, Florida 33601-0001

Florida Investment Advisers

Member FINRA/SIPC

601 Bayshore Blvd. • Suite 960 • Tampa, Florida 33606



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PRIVACY: Our POLICY and Our Promise

We take your privacy personally.

When you become a customer at The Tampa Banking Company and its family of companies, it's more than a business arrangement. We consider it a matter of personal trust. So we're very careful to protect the confidential information you provide.

You have our promise that we will:

- Request only the information necessary to provide you with the individual attention you deserve
- Share that information only with those employees who must have it in order to serve you
- Never sell your name, address or account information to anyone



The Bank of Tampa
Florida Investment Advisers

OUR COMMITMENT TO YOU

Protecting your privacy is an integral part of our commitment to individual service and long-term relationships at The Tampa Banking Company and its family of companies. This Privacy Policy notice is designed to explain the ways in which we use and safeguard personal information that is not available publicly and applies to the following Tampa Banking companies: The Bank of Tampa, Florida Investment Advisers and our insurance and asset management affiliates.

It can be summed up in this simple statement: We will never disclose any non-public information about you except as required or permitted by law.

PROTECTING CUSTOMER INFORMATION

Maintaining the confidentiality and security of customer information has always been a high priority at The Tampa Banking Company and its family of companies. We restrict access to non-public, personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your non-public, personal information.

We do not contact customers via e-mail to verify or request security information. If you receive such a fraudulent e-mail, please do not respond to it. If you believe your account information may have been compromised, please contact us immediately.

We also encourage you to be diligent in protecting your personal information. You should always safeguard your account numbers, PINs and other customer access numbers. Never disclose confidential information to unknown callers or when there is no justified reason for the requested disclosure.

INFORMATION COLLECTED ABOUT YOU

In order to meet your financial service needs, we collect non-public, personal information about you. We obtain this information from a variety of sources:

- Information you provide to us on applications or other forms, such as your income, assets, debts and Social Security number.
- Information about your transactions and account experience with us or others, such as your account balance or payment history.
- Information we receive from a consumer reporting agency, such as information regarding your credit history and creditworthiness.
- Information from other outside sources regarding their employment, credit or other relationship with you or verifying representations made by you, such as your identity, employment history, loan or credit card balances or your property insurance coverage.

We collect and use only that information about you which is necessary to provide a high level of service, offer products and services that will be of interest to you and to administer our business.

INFORMATION SHARING

Within The Tampa Banking Company

The Tampa Banking Company and its family of companies may share with each other some or all of the information described in this brochure. We may do this to determine if you would benefit from other services offered by our family of companies or to make it easier for you to do business with us. Some of the benefits to you of sharing information between The Tampa Banking Company and its family of companies may include:

- Account upgrades with additional benefits
- Offers for products and services specifically suited to your individual situation

The law allows The Tampa Banking Company and its family of companies to share with each other identifying information and information about transac-

tions and experiences with you, such as your account balances and payment history. You may direct us not to share other information with each other that is assembled or used to determine your eligibility for a product or service, such as that shown on consumer credit reports and asset and income information from applications. In addition, you may direct us not to share information about our transactions and experiences with you (such as your account balances and payment history) for the purpose of marketing products or services.

If you prefer that The Tampa Banking Company and its family of companies not share this information with each other, you may choose to opt-out (or ask us not to share). To opt-out, simply notify us by calling 1-866-875-0770 or contact your account officer. When you contact us, please be prepared to provide the full name, address, Social Security number and telephone number for each individual. Your opt-out request will become effective as soon as reasonably practicable after we receive it. You may exercise your opt-out right at any time.

We will mail our Privacy Policy notice annually to the address to which we send your account information. If there are multiple owners of an account, we will treat an opt-out request by one of the owners as applying to the entire account.

You need only notify us once if you choose to limit the information shared between The Tampa Banking Company and its family of companies. After your initial notification, we will continue to honor your request and you do not need to take any further action.

Your opt-out request will be in effect until you revoke it. In order to revoke your opt-out request, simply notify us by calling toll free 1-866-875-0770 or contact your account officer.

We do not share medical or health information among our family of companies except to process transactions or to provide services you have requested or initiated.

INFORMATION SHARING

With Other Companies

Like most other financial institutions, we outsource some of our process work to specialists. We carefully select such companies to provide support services for us, such as customer check printing and debit card processing. We may disclose to these companies the information described in the section entitled "Information Collected About You." However, we provide only the information these companies need to do their job and they are not allowed to use the information for any purpose other than to provide the services that they were retained to perform. Additionally, these companies are contractually required to keep the information that we provide to them confidential.

In accordance with banking industry practice and the Fair Credit Reporting Act, we exchange certain information with credit reporting agencies. Otherwise, we disclose information when it is legally required, such as in response to a subpoena, to prevent fraud or to comply with a legally permitted inquiry by a government agency or regulator.

Except as described above, we do not disclose customer information to parties outside of our corporate family unless the customer expressly authorizes or requests it. **Unlike many other financial services providers, we do not sell customer lists or individual customer information.**

We may also share information with companies with whom we have entered into a joint marketing agreement in order to provide you with valuable financial products and services.

Please note that third parties may have access to information related to our customers that has been obtained independently of The Tampa Banking Company and its family of companies, such as through credit reporting services or through public records, such as mortgages. Mailings and solicitations based on this information are not within the control of The Tampa Banking Company and its family of companies.