

Your Privacy and Security is Our Priority

At Access National Bank and Access National Mortgage Corporation, (ANMC) and Access National Leasing Corporation collectively (Access), we do everything we can to protect the privacy of consumers and our customers including those who visit our Web sites. We value your time and you are aware that you have entrusted us with your financial information and accounts, and also have shared personal information with us.

The Collection and Use of Information. We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
 - Information about your transactions with us, our affiliates, or others such as your account balance, payment history, participation in transactions, and;
 - Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- If you decide to close your account(s) or become an inactive customer, we will continue to follow the privacy policies and practices as described in this notice with respect to your information.

We collect only the information necessary to deliver quality products and services to our customers.

Sharing of Information with Non-affiliated Companies. We do not share any customer information with third party marketers offering products and services.

Sharing of Information with Companies that Work for Us. As permitted by law, we may share information about your identity (such as name, Social Security number, etc.) transactions with us, (such as account number and repayment history), your application (such as income and/or asset information), and credit report or other similar information (such as information about your credit history). Situations where this type of sharing would be appropriate could include:

- When we contract with third parties to help deliver our services to you
 - When credit bureaus or other, as appropriate, ask for credit references in the course of customary business practices; and
 - As required by law, in the instance of a sale or merger or part of our business
- When we share information with third parties, we hold all such parties to the same or higher standards as we do ourselves with respect to privacy of your information.

Sharing of Information With Affiliates. We may share the following information, as permitted by law, with our affiliated companies:

- Information we receive from you on applications, or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, participation in transactions, and;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

HOW TO ASK US NOT TO SHARE WITH OUR AFFILIATES, Ensuring Your Privacy and Preferences. We are dedicated to protecting your privacy as well as providing products and services that we believe will be of benefit to you. If for any reason you are concerned that the personal information or account information maintained by us is not correct or you do not want us to share information as indicated in the preceding paragraph, simply tell us by either: **Writing To: Access National Mortgage, Attn: Quality Assurance, 1800 Robert Fulton Dr., Suite 350, Reston, VA 20191, Or Calling Us At: (703) 871-1300.**

In order for your request to be properly processed, please provide your account number(s), your name, address, and Social Security number. Please type or print your information clearly. Also, do not include any other type of correspondence with your request. Allow approximately four to six (4-6) weeks for your request to be processed.

Children's Online Privacy Protection. Protecting the privacy of our children is essential. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents. Our employees are responsible for adhering to strict confidentiality standards that are designed to protect your personal and financial information. This requirement ensures your privacy by controlling access to your information and restricting the use of it. Confidentiality standards and information access controls are reviewed and updated regularly to ensure your privacy.

Cookies. Many Web sites use cookies, small text files on your hard drive and accessible only to the site that placed it on your hard drive. The data collected from cookies helps a Web site determine how many people visit the site and what pages they view. You can set your Web browser to warn you before you accept a cookie. When visiting our Web sites, we may use cookies on some pages, simply to help us serve you better each time you return. You can set your Web browser to warn you before you accept a cookie. Contact your browser service to find out how.

Encryption. One component of our online banking security system is our Secure Socket Layer (SSL) encryption. When you visit pages requesting or presenting sensitive personal or financial data, we will encrypt the information, preventing third parties from accessing it in transit. (Look for the lock icon on your browser.) We utilize 128-bit encryption to protect your personal information.

Browser Requirements. Because of our security system, you will need to use a browser that supports SSL encryption if you wish to take advantage of the features and functionalities of our Web sites. The browsers currently supported are Microsoft Internet Explorer 5.0, 5.5 and 6.0, and Netscape 4.6 through 4.7x.

- Access National Bank
- Access National Mortgage Corporation
- Access National Leasing Corporation

Affiliates. This policy applies to the following affiliates:

We will continue to safeguard your information and comply with all laws and regulations relating to your privacy.