



Privacy Policy

YOUR RIGHT TO FINANCIAL PRIVACY

Protecting your privacy is important to us at Cardinal. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all our employees for the collection, use, retention, and security of nonpublic personal information.

“Nonpublic personal information” includes nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, this includes information regarding your account balance, payment history, and overdraft history. We call this “Transactional Information”.

What information do we collect?

We collect nonpublic personal information about you from a variety of sources. We collect information that we receive from you on your applications and other forms; information about your transactions with us, our affiliates, and others; or information that we receive from third parties such as consumer reporting agencies.

What do we do with this information?

As permitted by law, our subsidiaries and affiliates share their Transactional Information about you with each other. Otherwise, we do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. Our affiliates and subsidiaries share with each other nonpublic information relating to transactions or experiences they have with you.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. The information that we may share is information we receive from you on applications or other forms, such as your name, address, social security number, assets

and income. We may also share information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions, and credit card usage. Additionally, we may share information that 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 adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We restrict access to nonpublic 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 guard your nonpublic personal information.

FAIR CREDIT REPORTING ACT DISCLOSURE

We are required by federal law to provide you with a copy of our Privacy Policy annually. This policy only applies to non-commercial customers.

Notice of Your Opportunity to Opt Out of Information Sharing with Companies in our Corporate Family

Under the Fair Credit Reporting Act, we are permitted by law to share with our affiliates information concerning a customer's account history and experiences with us.

Information We Can Share With Our Corporate Family About You - Unless You Tell Us Not To

What Information: Unless you tell us not to, we may share with companies in our corporate family information about you. This may include information we obtain from your application, consumer reports, representations made by you, and information we obtain from a person regarding your employment, credit, or other relationship with you. The type of information that we may share is income or marital status, credit score or credit history, open lines-of-credit, or employment history.

Shared With Whom: Companies in our corporate family who may receive this information are:

- Cardinal Banks
- Cardinal Financial Corporation
- Cardinal First Mortgage, LLC
- Cardinal Wealth Services, Inc.
- Excel Title Corporation
- George Mason Mortgage, LLC
- Wilson/Bennett Capital Management, Inc.

How To Tell Us Not To Share This Information With Our Corporate Family

If you prefer that we not share this information with companies in our corporate family, you may direct us not to share this information by doing one of the following: Send a letter; call us toll free at (800) 473-3247; or visit our web site at <http://www.cardinalbank.com> and send us an e-mail.

Joint Relationships: If two or more customers jointly obtain a product or service from us (joint customers), we will treat a do-not-share instruction by one of the joint customers as applying to that customer only—unless the customer notifies us that he or she is acting on behalf of other joint customers for that product or service.

Note: Your direction in this paragraph covers certain information about you that we may otherwise share with our corporate family. We may share other information about you with our corporate family as permitted by law.

Affiliate Marketing Opt-out Notice

Cardinal Financial Corporation and its affiliates (collectively referred to as “Cardinal Financial Corporation Companies”) are providing this notice. Cardinal Financial Corporation Companies include:

- Cardinal Banks
- Cardinal Financial Corporation
- Cardinal First Mortgage, LLC
- Cardinal Wealth Services, Inc.
- Excel Title Corporation
- George Mason Mortgage, LLC
- Wilson/ Bennett Capital Management, Inc.

Federal law gives you the right to limit some but not all marketing from Cardinal Financial Corporation Companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from Cardinal Financial Corporation Companies.

You may limit Cardinal Financial Corporation Companies from marketing their products or services to you based on your personal information that they receive from other Cardinal Financial Corporation Companies. This information includes your income, your account history, and your credit score.

Your choice to limit marketing offers from Cardinal Financial Corporation Companies will apply until you tell us to change your choice.

If you have already made a choice to limit marketing offers from Cardinal Financial Corporation Companies, you do not need to act again. To limit marketing offers, contact us:

- By telephone: (800) 473-3247
- On the Web: www.cardinalbank.com
- By mail: Check the box and complete the form below, and send the form to:

Cardinal Financial Corporation
Attn: Call Center
8270 Greensboro Drive, Suite 500
McLean, VA 22102

Do not allow Cardinal Financial Corporation Companies to use the personal information of the following for affiliate marketing purposes:

Name: _____

SSN: _____

Name: _____

SSN: _____

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003

In an effort to keep our customers up-to-date with changes in the financial services industry and as required under the Fair and Accurate Credit Transactions Act of 2003, Cardinal Bank is providing the following notice:

We may report to credit bureaus information about your account. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.