

FACTS

WHAT DOES CARDINAL FINANCIAL CORPORATION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social security number ■ Account balances ■ Payment history ■ Transaction history ■ Credit history ■ Credit scores
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 Cardinal Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cardinal Financial Corporation 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 purposes – To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Do Not Share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.473.3247 – press 2 for Customer Care Contact Center or ■ Visit us online: www.cardinalbank.com and send us an email, or send us a letter to Cardinal Financial Corporation, Attn: Call Center, 8270 Greensboro Drive, Suite 500, McLean, VA 22102 or ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>
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Questions?	Call 800.473.3247 or go to www.cardinalbank.com
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Mail-in Form		
<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 	<p>Mail to: Cardinal Financial Corporation Attn: Call Center 8270 Greensboro Drive, Suite 500 McLean, VA 22102</p>
Name		
SSN		
Name		
SSN		
Address		
City, State, Zip		
Email Address		

Who we are**Who is providing this notice?**

CARDINAL FINANCIAL CORPORATION

What we do**How does Cardinal Financial Corporation 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.

We also use procedural safeguards that comply with federal standards to guard your non-public personal information.

How does Cardinal Financial Corporation collect my personal information?

We collect your personal information, for example, when you

- open an account, deposit money or pay your bills
- apply for a loan or use your credit or debit card
- and we also collect your personal information from 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 rights under state law.

What happens when I limit sharing for an account held jointly with someone else?

Your choice will apply to everyone on your account unless you tell us otherwise.

Definitions**Affiliates**

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

- *Our affiliates include companies with a Cardinal name; financial companies such as Cardinal Financial Corporation, Cardinal Bank, Cardinal First Mortgage, LLC, Cardinal Wealth Services, Inc.; and others, such as Wilson/Bennett Capital Management, Inc., George Mason Mortgage, LLC, and Excel Title Corporation.*

Nonaffiliates

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

- *Cardinal Financial Corporation 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.

- *Cardinal Financial Corporation does not jointly market.*

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.

Other important information

For California residents only: We will not disclose or share information about California residents without first providing you with a California Privacy Notice and honoring your choice unless such sharing or disclosure is permitted by applicable law.

