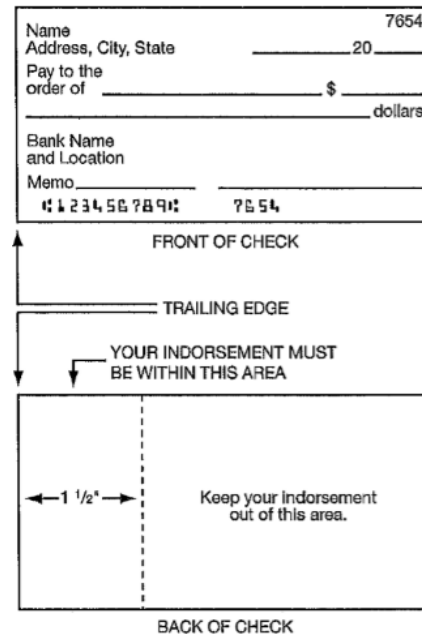


Agent (Individual Accounts only). A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept an agent.

Restrictive Legends. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

Account Transfer. This account may not be transferred or assigned without our prior written consent.

Indorsements. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment. As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge. It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement.



Death or Incompetence. You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

Fiduciary Accounts. Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we undertake no obligation to monitor or enforce the terms of the letters.

Credit Verification. You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Legal Actions Affecting Your Account. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

Security. It is your responsibility to protect the account numbers and electronic access devices (e.g., online banking credentials) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your bank account information, including you online credentials. Notify us at once if you believe your account information has been lost or stolen. As between you and us, if you are negligent in safeguarding your account information, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

Telephonic Instructions. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

Claim of Loss. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

Early Withdrawal Penalties (and involuntary withdrawals). We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

Address or Name Changes. You are responsible for notifying us of any change in your address, email address, or your name. Unless we agree otherwise, change of address, email address, or name must be made in writing by at least one of the account holders. We will attempt to communicate with you only by use of the most recent address or email address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

Resolving Account Disputes. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

Waiver of Notices. You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account.

Additional Terms.

Electronic Funds Transfer Agreement and Disclosure

The Electronic Funds Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Preauthorized/Automatic Transfers. You may make arrangements for certain direct deposits to or withdrawals from your savings account(s).

Telephone Banking. You may access your account(s) by telephone at 801.764.0662 using a touch tone phone, your account numbers, and personal identification number to get savings account(s) information. The automated telephone system is available 24 hours a day, 7 days a week.

Internet Banking. You may access your accounts(s) by computer by visiting www.limelightbank.com and entering your sign in credentials. You may transfer funds electronically from savings to savings or externally once you have received authorization from us.

Mobile Banking. You may access your accounts(s) by web-enabled cell phone by downloading the mobile banking app and using your sign in credentials. You may deposit checks to your savings account through the mobile app. You may also transfer funds electronically from savings to savings once you have received authorization from us.

Transaction Limitations. Transfers or withdrawals from a savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instructions, computer transfer, or similar order to a third party, are limited to 6 per calendar month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call one of our customer care representatives at 800.639.6015 or go online to www.limelightbank.com to check on the status of your deposit. In addition, you will receive a monthly account statement.

Right to Stop Preauthorized Payments from Your Account. If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling us at 800.639.6015 or writing through our secure messaging system. We must receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may require you to put your request to us in writing and get it to us within 14 days after your call.

We charge \$25 for each stop payment.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for Failure to Stop Payment of Preauthorized. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability for Failure to Make Transfers. If we do not complete an electronic fund transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough available funds in your account to make the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If a hold has been placed on your account due to court order, uncollected funds, or any other reasonable reason.
- If the information provided by you or a third party is incomplete, incorrect, unclear, ambiguous or untimely.
- If the system was not working properly and you knew about the problem before you initiated the transaction.
- If we have reason to believe the transaction may be fraudulent.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us your written permission.

Customer's Liability for Unauthorized Transfers. Tell us at once if you believe your username or password has been compromised or stolen, or if you believe that an electronic fund transfer has been made without your permission using your username or password. Telephoning us is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the theft of your username or password, you can lose no more than \$50 if someone used your username or password without your permission. Also, if you do NOT tell us within 2 business days after you learn of the theft of your username or password, and we can prove we could have stopped someone from using your account without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. Unauthorized use does not include use by a person with whom you have shared your username and password (or other access device) and you will be liable for all use by such person.

Error Resolution Notice. In Case of Errors or Questions about Your Electronic Transfers, call us at 800.639.6015 or write us through our secure messaging system, as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transaction. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 (90 days if the transfer involved a new account or foreign-initiated transfer) days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If you have been given provisional credit, the amount will be deducted from your account. You may ask for copies of the documents that we used in our investigation.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Limelight Bank
1909 W State St. Pleasant
Grove, UT 84062
800-639-6015

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: The check number, the name of the person to whom you wrote the check, and the amount of the check.

Limelight Bank

Deposit Account Information Sheet

TIME DEPOSIT 6 MONTHS - Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit a minimum of \$1,000 and maximum of \$500,000 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 6 months. If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 90 days interest on the amount withdrawn. You will have ten (10) days after the maturity date to withdraw funds without penalty. This account will automatically renew. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

TIME DEPOSIT 12 MONTHS - Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit a minimum of \$1,000 and maximum of \$500,000 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 12 months. If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 90 days interest on the amount withdrawn. You will have ten (10) days after the maturity date to withdraw funds without penalty. This account will automatically renew. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

TIME DEPOSIT 18 MONTHS - Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit a minimum of \$1,000 and maximum of \$500,000 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 18 months. If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 90 days interest on the amount withdrawn. You will have ten (10) days after the maturity date to withdraw funds without penalty. This account will automatically renew. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

TIME DEPOSIT 36 MONTHS - Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for the term of the account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit a minimum of \$1,000 and maximum of \$500,000 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. **Time Account Information:** Your account will mature in 36 months. If we consent to a request for a withdrawal that is otherwise not permitted you may have to pay a penalty. The penalty will be an amount equal to 180 days interest on the amount withdrawn. You will have ten (10) days after the maturity date to withdraw funds without penalty. This account will automatically renew. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

SAVINGS ACCOUNT* - Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. **Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. **Limitations:** You must deposit \$1000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

* SAVINGS ACCOUNT is only available to existing Limelight Bank Time Deposit customers.

Member
FDIC



Disclosure of Fees for Deposit Accounts

24-hour Telephone Access	Free
Cashier's Check (Outgoing Domestic)	\$10
Express Shipping Cashier's Check (Outgoing Domestic)	\$25
Early Withdrawal Penalties	
6 Month Certificate	90 days interest
12 Month Certificate	90 days interest
18 Month Certificate	90 days interest
36 Month Certificate	180 days interest
Wire Transfer Fee (<i>Incoming Domestic</i>)	Free
Wire Transfer Fee (<i>Outgoing Domestic</i>)	\$15
Returned Check Charge (<i>Chargeback</i>)	\$7
Special Account Research	\$35/hour + \$5 copy
Stop Payment Fee (<i>includes Cashier's Checks</i>)	\$25
Temporary Statement	\$2
Garnishment or Tax Levy	\$75
Verification of Deposit	\$10





FACTS	<i>What does Limelight Bank do with your personal information?</i>
<i>Why?</i>	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.
<i>What?</i>	<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 or Loss History • Overdraft History • Account Transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<i>How?</i>	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 Limelight Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Limelight Bank 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliated to market to you	No	We don't share

Questions

Call 800.639.6015 or go to www.limelightbank.com

What We Do	
How does Limelight Bank protect personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Limelight Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for an account • Give us your contact information • Give us your income information • Show your government-issued ID • Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Limelight Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Limelight Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies and insurance companies.</i>

Other Important Information	
<p>Limelight Bank is an online division of CCBank. CCBank is chartered under the laws of the State of Utah and is subject to regulatory oversight by the FDIC. The most current copy of the privacy statement is available at www.limelightbank.com</p>	