

PRIVACY AND
Security Policy



PRIVACY AND SECURITY POLICY
PRIVACY STATEMENT

Rev. 12/2010

FACTS

**WHAT DOES BANK OF CROCKETT
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.
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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 - Dates of Birth - Dependents - Contact Information - Account Information - Collateral Ownership <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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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 Bank of Crockett chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Bank of Crockett 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.	NO	N/A
For joint marketing with other financial companies.	NO	N/A
For our affiliates' everyday business purposes -		

information about your transactions and experiences.	NO	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	NO	N/A
For nonaffiliates to market to you.	NO	N/A

Questions?	Call 731-663-2031 or go to www.bankofcrockett.com for disclosures.
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Who we are	
Who is providing this notice:	Bank of Crockett
What we do	
How does Bank of Crockett 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 restrict access to your non-public personal information to only the employees who need to know in order to process your transactions.
How does Bank of Crockett collect my personal information?	We collect your personal information, for example, when you - - Apply for financial Products or Submit financial transactions - Provide information or Request information be provided - Give approval for information from consumer reporting agencies.
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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - We do not submit personal information to affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - We do not submit personal information to nonaffiliates.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not release personal information to any of these companies.

Other important information

Bank of Crockett does not disclose non-public personal information about current or former customers to anyone, except as provided by law.

SECURITY STATEMENT

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

Don't Be an Online Victim: How to Guard Against Internet Thieves and Electronic Scams

<http://www.fdic.gov/consumers/consumer/guard/index.html>

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