



**Online Banking**

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## Privacy Policy

Rev. 4/2013

**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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and your address, telephone number, and date of birth;
- Credit History and other information we receive from a consumer reporting agency;
- Payment History and information about your transactions with us or others.

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 Delight chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Delight share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	YES	NO

**Questions?** Call (870) 379-2293 or go to [www.bankofdelight.com](http://www.bankofdelight.com)

**Who we are:**

**Who is providing this notice?** Bank of Delight, P.O. Box 68, Delight, AR 71940

**What we do:**  
**How does Bank of Delight 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.

Also, our employees are educated about the importance of confidentiality and customer privacy.

**How does collect my personal**

We collect your personal information, for example, when you

## information?

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

The Bank of Delight does not share your nonpublic personal information except as permitted by law.

## 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 nonaffiliated to market to you

State laws and individual companies may give you additional right to limit sharing.

## Definitions: Affiliates

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

- The Bank of Delight does not have any affiliates.

## Nonaffiliates

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

- Affinion Group, c/o Customer Service, 6 High Ridge Park, Stamford, CT, 06905, Telephone (800) 282-3315

## Joint marketing

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

- The Bank of Delight does not have any joint marketing agreements.

## Other important information

The Bank of Delight works hard to keep your data secure. You can help by following these tips to protect your data:

1. Store personal data in a safe place and tear up or shred old receipts and account statements;
2. Protect your PINs and other passwords. Do not share them with anyone unless it's for a service or a transaction you requested.
3. Do not respond to emails or phone calls requesting account numbers, passwords, or PINs. Call the institution to verify the legitimacy of the email or phone call.
4. Check account statements carefully to ensure all charges, checks, or withdrawals are authorized.
5. Guard your mail from theft. Promptly remove incoming mail.

\*Email is not a "secure" method of communication. We advise you NOT to send any personal information (ex: name, social security #, account #, etc) via email. Our Online Banking has a feature called "SECURE MESSAGING" which transmits data directly to Bank of Delight without ever using the world wide web. You may submit your questions within Online Banking and feel confident that your personal information is safe. Protecting your personal information is priority at the Bank of Delight. If you have any questions concerning this, please do not hesitate to contact us.

## The BIGGEST Little Bank in Arkansas

