

FACTS

WHAT DOES BANK OF ERATH 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and Account balances ■ Payment history and Credit history ■ Credit scores
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Bank of Erath chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Erath 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	NO	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	YES
For our affiliates' everyday business purposes— information about your creditworthiness	NO	YES
For our affiliates to market to you	NO	YES
For nonaffiliates to market to you	NO	YES

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>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 any time to limit our sharing.</p>
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Questions?	Call 337-937-5816 or 337-893-3761 or 337-685-2310
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Mail-in Form							
Leave Blank OR {If you have a joint account, your choices will apply to everyone on your account unless you mark below}	Mark any/all you want to limit: <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 non-affiliates to market their products and services.						
<input type="checkbox"/> Apply my choices only to me}	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 20%; padding: 2px;">Name</td> <td style="padding: 2px;"></td> </tr> <tr> <td style="background-color: #cccccc; padding: 2px;">Address</td> <td style="padding: 2px;"></td> </tr> <tr> <td style="background-color: #cccccc; padding: 2px;">City, State, Zip</td> <td style="padding: 2px;"></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
Mail To:	BANK OF ERATH P.O. Drawer B Erath, LA 70533						

Who we are

Who is providing this notice?

Bank of Erath

What we do

How does Bank of Erath 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.

How does Bank of Erath collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Apply for a loan

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.

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

Bank of Erath will treat an opt-out by either of you as an opt-out by all of the joint account holders.

Definitions

Affiliates

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

Nonaffiliates

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

Joint marketing

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

Other important information