

## Your Bank for a Lifetime!



Services

Loans

Locations

**Internet Banking** 

**About Us** 

**Contact Us** 

**Privacy Policy** 



# Reorder Your Checks Online. REORGER

Protect Your Identity





Secure File Transfer

## **Privacy Policy**

## **FACTS**

What does BANK OF FRANKLIN 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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

Reasons we can share your personal information	Does Bank of Franklin 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	We don't share
For joint marketing with other financial companies	No	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to		1 1

market to you No We don't share

**Questions?** 

Call (601) 384-2305 or go to www.bankoffranklin.com.

### Page 2

Who we are	
Who is providing this notice?	Bank of Franklin

What we do	
How does Bank of Franklin 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 Franklin collect my personal information?	We collect your personal information, for example, when you  open an account or deposit money pay your bills or apply for a loan use your credit or debit card  We also collect your personal information from others, such as credit bureaus or 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.

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Bank of Franklin does not have any affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Bank of Franklin does not share information with nonaffiliates.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Bank of Franklin does not joint market.	

## Other important information

At the Bank of Franklin we take our responsibility of safeguarding your personal information very seriously. We recognize the importance of protecting the privacy of personally-identifying information that may be submitted to us when you visit our website.

The information we receive depends on what you do when you visit our site. This is how we handle the information we learn about you from your visit to our website.

If you visit our site to read or download information on our web pages such as press releases and checking and savings account information:

We collect and store only the following information about you: name of the domain from which you access the Internet; date and time you access our website; pages you may have visited on our site; and Internet address of the website from where you came to visit our website.

We use the information we collect to measure the number of visitors to the different pages and sections of our site, and to help us make our site more useful to visitors.

If you visit our website to use interactive banking tools such as financial calculators and self-tests:

 $\tau$ ou may be asked for personal information in order to complete the requested analysis or evaluation. This information is NOT retained.

If you identify yourself by sending an e-mail or filling forms such as applications, check reorder forms, contact forms and guest registers:

You may be asked for personally-identifying information in order to process your e-mail, form or application. This information may be retained by us and our business partners for processing and to facilitate decisions. Information you submit to us is treated no differently than any information you might provide in a written format such as a brochure application, reorder slip to order checks, or a letter.

#### We Want To Be Very Clear

We protect and safeguard the privacy of users of our on-line services, just as we do throughout the rest of our business. We will use personal information to identify you, to communicate with you, and to help us answer your questions.

We will NOT sell personally-identifying information to a third party for the purpose of solicitation or provide personal information to a third party for its own use.

Sometimes we send our customers information about our products and services. If you do not wish to receive this information, or if you believe that your personal information is incorrect please contact us by calling 601-384-2305. We will investigate the situation and if appropriate update our records.

If you have any questions that are not answered in this section please contact us by calling 601-384-2305.



Services | Loans | Locations | About Us | Calculators | Privacy Policy | Contact Us | Home

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