



Bank of Ripley
Home Style Service

Bank of Tipton
Branch of Bank of Ripley

Privacy Policy

Privacy Policy

FACTS: WHAT DOES BANK OF BANCSHARES OF RIPLEY, INC. 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?	<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 • Credit history • Income • Account balances • Transaction history • Payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Bancshares of Ripley, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Bancshares of Ripley, Inc. 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	No	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 nonaffiliates to market to you	No	We don't share

Questions?

Call (731) 635-1230 or go to service@bankofripley.com

Who We Are

Who is providing this notice? Bancshares of Ripley, Inc. means the following institutions: Bank of Ripley of which Bank of Tipton is a branch and CAC Financial Partners, an affiliated insurance and investment company.

What We Do

How does Bancshares of Ripley, Inc. 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 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.

How does Bancshares of Ripley, Inc. collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Pay your bills
- Use your credit or debit card
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, 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 non-financial companies.

- *Bancshares of Ripley, Inc. does not share with our affiliates.*

Nonaffiliates

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

- *Bancshares of Ripley, Inc. does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Bancshares of Ripley, Inc. doesn't jointly market.*

Children's Privacy Policy

This statement discloses the privacy practices for the Bank of Ripley pursuant to the requirements of the Children's Online Privacy Protection Act (COPPA).

Bank of Ripley agrees to the following requirements when a visitor is less than 13 years old.

BANK OF RIPLEY will:

- NOT collect online contact information without prior parental consent or parental notification, which will include an opportunity for the parent to prevent use of the information and participation in the activity. Without prior parental consent, online information will only be used to respond directly to the child's request and will not be used for other purposes or stored for future communications.
- NOT collect personally identifiable offline contact information without prior parental consent.
- NOT distribute to third parties any personally identifiable information without prior parental consent.
- NOT publicly post or otherwise distribute personally identifiable contact information without prior parental consent.
- NOT entice by the prospect of a special game, prize or other activity, to divulge more information that is needed to participate in the activity.

Bank of Ripley does not require any personal information in order to access our site. All contents and fun links are available for free, without personal information about you.

If, in the future, a child submits stories, artwork, comments, or anything else to us which is posted at our site, he or she will be identified only by first name, age, and state. If we know you are under the age of 13, we will collect parental permission offline (by postal mail, fax or phone) before we mail any prizes or share your personal information with anyone else.

The Bank of Ripley Web site does contain links that may ask for personal information. We review these sites carefully before including them but the privacy and data collection practices of these, or any sites listed, are entirely separate from our own and are not covered by this privacy policy. The Bank of Ripley has no responsibility or liability for independent policies or actions. **KIDS:** Be sure to get your parent's permission before giving any information about yourself to anyone on the Internet.

Use of this site by a child is conditioned on acceptance of these terms. A parent may consent to collection of information from a child or may refuse to allow collection or use of a child's information by a signed written notice delivered to the Bank of Ripley Main Office, 134 North Jefferson St., Ripley, Tennessee 38063. Please check back at this policy frequently, since it is subject to change from time to time, and continued use of the site is conditioned upon acceptance of any modifications hereto.

Questions regarding this policy should be directed to the Bank of Ripley site coordinator at P. O. Box 269, Ripley, TN. 38063. If the coordinator has not responded to your inquiry within five business days or your inquiry has not been satisfactorily addressed, please write to President, Bank of Ripley, P. O. Box 269, Ripley, TN. 38063.

Additional information on COPPA protection can be found on the Federal Trade Commission's website at www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtml.