

PRIVACY POLICY

FOR CUSTOMERS

of The Bank of Fayetteville

Rev 05/2013

FACTS

WHAT DOES THE BANK OF FAYETTEVILLE 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
- Credit history and credit score
- Overdraft history and payment history

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 **The Bank of Fayetteville** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does The Bank of Fayetteville 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 market to you

NO

We don't share

Questions?

Call 479-444-4444 or go to bof.com

THE BANK OF FAYETTEVILLE

MEMBER FDIC



PRIVACY POLICY

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What we do

How does The Bank of Fayetteville 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 information about you to those employees who need to know that information to provide products or services to you.
How does The Bank of Fayetteville collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Open an account or apply for a loan■ Deposit money or provide employment information■ Give us your contact information We also collect 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 <ul style="list-style-type: none">■ 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. ■ <i>The Bank of Fayetteville has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>The Bank of Fayetteville does not share with nonaffiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>The Bank of Fayetteville does not jointly market.</i>

Other important information

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