

To print this privacy policy, please download the full privacy policy in Adobe Acrobat format (PDF) by clicking here ([/N2/Content/upload/July-2013-Privacy-Notice-with-Affiliate.pdf](#))

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Policy Statement

The directors, management and all associates of Cadence Bank, N. A. appreciate and respect the privacy of our customer’s personal financial information. We understand that our customers furnish sensitive information to the bank in the course of our daily business, and the bank is committed to treating this information responsibly. We know that our customers expect privacy and security for their personal and financial affairs. The bank will take reasonable and appropriate steps to safeguard sensitive information that has been entrusted to us by our customers.

At Cadence, trust has always been key in developing relationships with our customers. In order to maintain the trust that we have built, Cadence Bank and its affiliates pledge to protect your privacy by adhering to the practices described in our Privacy Notice below. Please read to find out more about how we protect you, your right to privacy and also learn what you can do to better control your privacy.

Privacy

FACTS	WHAT DOES CADENCE AND ITS AFFILIATES 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 Credit History • Account balances and Transaction or loss history • Account transactions and Checking account information
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 Cadence and its affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cadence and its affiliates 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	Yes	No
For our affiliates’ everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don’t share

To limit our sharing	Cadence Bank Customers: Call 1-800-636-7622 to speak to a customer service representative. Linscomb & Williams/Trust Customers: Call 1-800-308-6709 Ext. 4165 to speak to a representative. Please note: 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. However, you can contact us at any time to limit our sharing.
Questions?	Call 1-800-636-7622 or go to www.cadencebank.com

Who we are	
Who is providing this notice?	This notice is provided by Cadence Bank N.A.; Cadence Financial Corporation and Cadence Bancorp LLC; each a financial holding company; Linscomb & Williams and Town and Country, Inc. DBA Cadence Insurance.

What we do	
How does Cadence and its affiliates 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 with access limited to appropriate employees.
How does Cadence and its affiliates collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Buy securities from us • Apply for a loan or Give us your contact information • 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 <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 non-affiliates 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?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with the Cadence name and financial companies such as insurance agencies, securities broker-dealers, and investment advisors.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>We do not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include service and insurance providers.</i>

Cookie Policy

Important notice: Please read carefully before using this website. This site uses cookies to store information on your computer. Our policy explains how we use cookies. We may amend our policy from time to time without notice. Please review this policy regularly to ensure you're using our site with full and up-to-date information about how we use cookies. We'll post any amended policy on the site. By using this site, you agree to allow us to place cookies on your computer in accordance with the terms of our policy. If you don't want to accept cookies, please either disable them or refrain from using this site.

What are cookies?

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can recognize you when you return, as well as remember certain information about you, which can include pages you visited, choices you made from menus, any specific information you entered into forms and the time and date of your visit.

Types of Cookies

There are two main types of cookies:

- **Session cookies:** These are temporary cookies that expire at the end of a browser session, that is, when you leave the site. Session cookies allow the website to recognize you as you navigate between pages during a single browser session and allow you to use the website most efficiently. For example, session cookies enable a website to remember that a user placed items in an online shopping basket.
- **Persistent cookies:** In contrast to session cookies, persistent cookies are stored on your equipment between browser sessions until they expire or you delete them. They therefore enable the website to "recognize" you when you return, remember your preferences and tailor services to you.

In addition to session cookies and persistent cookies, the website you've chosen to visit, such as this website, may set other cookies to provide us or third parties with information.

How We Use Cookies

We currently use, and may use in the future, the following types of cookies on this website.

We use session cookies to:

- Help us maintain security and verify your details while you use the website. As you navigate from page to page, you won't have to reenter your details each time you enter a new page.

We use persistent cookies to:

- Help us recognize you as a unique user when you return to our website. You won't have to enter your details multiple times as you move between our pages or services.
- Remember how you've customized how you use this site, such as your preferred currency and time zone.
- Collect and compile anonymous, aggregated information for statistical and evaluation purposes to help us understand how users use our website and help us improve its structure.

Many cookies can help optimize how you use the Web. For example, we use cookies to improve your experience when using our website. A cookie that recognizes whether your browser supports specific technology features may help web pages load more quickly when you download a large file.

In addition to cookies that send us information, we also use cookies that collect information and send it to third parties. An example of this is Google Analytics. Please check the relevant third-party website for more information about how it uses cookies. Where this site allows such cookies to be set or when you access other websites from this site using the links provided, the operators of these websites will use cookies in accordance with their own cookies policy, which may differ from ours.

As with first-party cookies, you can block third-party cookies through your browser settings.

Some of our cookies may collect and store your personal information, such as your name or email address. We respect and protect your privacy, and we keep and treat any personal information we collect in accordance with our [Privacy Notice](#).

Refusing Cookies on this Site

Most browsers accept cookies initially. However, you may be able to disable cookies if you wish, generally by changing your internet software browser settings. You may also be able to configure your browser settings to accept specific cookies or notify you each time a website is about to store a new cookie on your computer so you can decide whether to accept or reject the cookie. Various resources, such as the "Help" section on your browser, can help you manage your use of cookies. Other technology that's similar to cookies, such as Local Shared Objects or Flash cookies, may also store data on your computer. You may be able to disable or delete this stored data by managing your browser's "add-on settings" or visiting the website of the technology's manufacturer. Because our cookies allow you to access some of our website's essential features, we recommend that you leave cookies enabled. If you disable cookies, you may experience reduced functionality or be unable to use this site altogether.

Security

This Internet Banking System brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the bank's server the user must key in a Log-in ID and a password. Our system, the Internet Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the bank to verify the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank. Using the above technologies, your Internet banking transactions are secure.

[Contact \(/customer-service\)](#) | [Terms & Conditions \(/terms-conditions\)](#) | [Privacy & Security \(/privacy-security\)](#)

[Property For Sale \(/property-for-sale\)](#) | [Second Lien Mortgages \(/personal/mortgage/second-lien-loans\)](#) | [Sitemap \(/sitemap\)](#)