

## **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.

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> <li>Social Security number and Credit History</li> <li>Account balances and Transaction or loss history</li> <li>Account transactions and Checking account information</li> </ul>		
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 <b>Cadence and its affiliates</b> 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

Cadence Bank Customers:

sharing

**1-800-636-7622** to speak to a customer service representative.

Linscomb & Williams/Trust Customers:

Ext. 4165 to speak to a representative. 1-800-308-6709

## Please note:

Call

Call

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are no longer 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.

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?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or Buy securities from us</li> <li>Apply for a loan or Give us your contact information</li> <li>Make deposits or withdrawals from your account</li> </ul>
	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> <li>sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>
	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.
	• Our affiliates include companies with the Cadence name and financial companies such as insurance agencies, securities broker-dealers, and investment advisors.
Non-	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
affiliates	• We do not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services
marketing	to you. <ul> <li>Our joint marketing partners include service and insurance providers.</li> </ul>

## TO DOWNLOAD THE FULL PRIVACY POLICY CLICK HERE