

FACTS

WHAT DOES CHICKASHA BANK & TRUST
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 and Transaction or loss history■ Account Balances and Overdraft history■ Payment history and Checking account information <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 Chickasha Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chickasha Bank & Trust Company 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	No	We don’t share
For our affiliates’ everyday business purposes—information about your transactions and experiences	Yes	Yes
For our affiliates’ everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none">■ Call 405-222-0550—our menu will prompt you through your choice(s)■ Visit us online: www.chickashabank.com; select “Contact Us”, “Information Request Form”■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 405-222-0550 or go to www.chickashabank.com
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

☐ Apply my choices only to me

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me..

Name

Address

City, State, Zip

[Account #]

Mail to:

Chickasha Bank & Trust Company]

P.O. Box 1307

Chickasha, OK

73023-1307

<http://www.bankersonline.com/tools/>

02-2010

Who we are

Who is providing this notice?	Chickasha Bank & Trust Company
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What we do

How does Chickasha Bank & Trust Company 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 Chickasha Bank & Trust Company collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Open an account or Pay by check■ Apply for loan or Make a wire transfer■ Make deposits or withdrawals from your account
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.
What happens when I limit sharing for an account I hold jointly with someone else?	If you have a joint account, your choice(s) will apply to everyone on your account unless you notify us in writing

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Washita Mortgage Inc.,■ Liberty National Bank■ B.O.E. Bancshares
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Chickasha Bank & Trust Company does not share with nonaffiliates so they can market you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Chickasha Bank & Trust Company doesn't jointly market.

Other important information

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