

# Privacy Policy

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## What does Civic Bank & Trust do with your personal information?

### FACTS

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
- Transaction or loss history
- Payment history
- Transaction history
- Credit history
- Overdraft 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 Civic Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Civic Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes-</b> To offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences.	No	We don't share
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## 4th Annual Shred Day May 17th

Open to everyone, including small businesses. There is NO LIMIT on the volume ...

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## In Your Words



“It hasn't taken long for Civic and it's people to exceed my expectations for a banking relationship. No matter what ...

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Nick Adler, Attorney

**Questions?** Call 615-515-8000 or go to [www.civicbanktn.com](http://www.civicbanktn.com)

Civic Bank means Civic Bank & Trust. 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.

We collect your personal information, for example, when you

- Open account
- Make deposits or withdrawals from your account
- Provide employment information
- Apply for financing
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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. See below for more on your rights under state law.

Companies related by common ownership or control. They can be financial and non-financial companies.

- Civic Bank has no affiliates.

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

- Civic Bank does not share with non-affiliates so they can market to you.

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Civic Bank doesn't jointly market.

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	Civic Bank means Civic Bank & Trust.
<b>What We Do How does Civic Bank protect my personal information?</b>	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.
	We collect your personal information, for example, when

<p><b>How does Civic Bank collect my personal information?</b></p>	<p>you</p> <ul style="list-style-type: none"> <li>• Open account</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide employment information</li> <li>• Apply for financing</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Civic Bank has no affiliates.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Civic Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Civic Bank doesn't jointly market.</li> </ul>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

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