



Personal

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FACTS		WHAT DOES CLAYTON BANK AND TRUST DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>		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.
<b>What?</b>		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"> <li>Social Security Number <b>and</b> Income</li> <li>Account Balances <b>and</b> Payment History</li> <li>Credit History <b>and</b> Credit Scores</li> </ul>
<b>How?</b>		All financial companies need to share consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Clayton Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clayton Bank and Trust 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	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We do not share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	We do not share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	NO	We do not share
<b>For our affiliates to market to you</b>	NO	We do not share
<b>For nonaffiliates to market to you</b>	NO	We do not share

<b>Questions?</b>	<p>Call <b>800.894.4402</b> to speak with a bank representative</p> <p>Stop by one of our locations to <b>speak with a bank representative</b></p> <p>Visit us online @ <a href="http://www.claytonbank.com">www.claytonbank.com</a></p>
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Who we are	
<b>Who is providing this notice?</b>	Clayton Bank and Trust
What we do	
<b>How does Clayton Bank and Trust 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.
<b>How does Clayton Bank and Trust collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>open an account <b>or</b> deposit money</li> <li>pay your bills <b>or</b> apply for a loan</li> <li>use your credit <b>or</b> debit card</li> </ul> <p><b>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</b></p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit sharing only for:</p> <ul style="list-style-type: none"> <li>affiliates' everyday business purposes-information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>nonaffiliates to market to you</li> </ul> <p><b>State laws and individual companies may give you additional rights to limit sharing.</b></p>
Definitions	
	Companies related by common ownership or control. They can be financial and

<b>Affiliates</b>	nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> <li>• American City Bank</li> <li>• Bank of Camden</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Clayton Bank and Trust does not share information with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Contact Information:</b>	
Clayton Bank and Trust 620 Market Street Knoxville, TN 37902 865.522.2930 877.545.4937 <a href="http://www.claytonbank.com">www.claytonbank.com</a>	Clayton Bank and Trust 101 E. Main Street Henderson, TN 38340 731.989.2161 800.894.4402 <a href="http://www.claytonbank.com">www.claytonbank.com</a>
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