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• Event Calendar

« Mar		April 2014					May »
S	M	T	W	T	F	S	
		1	2	3	4	5	
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30				

+ Submit an EVENT

• Chairman's Message



Welcome to our new website. Our mission is to bring the "spirit of our community bank" to you on the Internet with highly

interactive tools, technology, and talk-back features. We value your trust and pledge to meet your highest level of expectations.

[Continue...](#)

- Hull Davis, Chairman

• **Online Poll**

How do you like our new website?

- Excellent Content & Tools
- Great Design & Navigation
- Meets My Needs

[View Results](#)

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Privacy and Security

Privacy Statement

FACTS	WHAT DOES COMMERCE NATIONAL BANK 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 income ▸ account balances and payment history ▸ credit history and credit scores
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 we choose to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Commerce Bank 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	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For affiliates to market to you	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

Questions?	If you have any questions regarding this notice or the information shared by us, you may reach us at: <ul style="list-style-type: none"> ▸ Phone — (662) 286-5577 ▸ Fax — (662) 286-9567 ▸ Email – Contact Us Form
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Who we are	
Who is providing this notice?	Commerce Bank
What we do	
How does Commerce Bank protect my personal information?	To protect information 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. FIB restricts access of personally identifiable financial information to those employees with a specific business reason for utilizing this data.

How does Commerce Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▶ open an account or deposit money ▶ apply for a loan or pay your bills ▶ use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ Commerce Bank does not share information with affiliates
Nonaffiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ Commerce Bank does not share information with nonaffiliates
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▶ Commerce Bank does not have any joint marketing agreements with nonaffiliated companies
Other Important Information	
<p>You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware. Commerce Bank does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from Commerce Bank and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone.</p>	

If you have any questions that are not answered in this section please contact us. [Click here for CNB Privacy Statement.](#)

Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

Secure Data Transfer

Once a server session is established on an https secure page, 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

Secure forms 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 loan application and check reorder transactions are secure.

