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Privacy Policy

FACTS	WHAT DOES COMMUNITY 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 income • Account balances and payment history • Credit history and credit scores <p>When you are no longer 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 Community Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does COMMUNITY BANK & TRUST 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	No	We Don't Share
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 credit worthiness	No	We Don't Share
For our non-affiliates to market to you	No	We Don't Share
Questions?	Call (254) 753-1521 or go to www.cbtwaco.com	

Who we are	
Who is providing this notice?	COMMUNITY BANK & TRUST
What we do	
How does COMMUNITY BANK & TRUST protect my personal information?	<p>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.</p> <p>We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you.</p>
How does COMMUNITY BANK & TRUST 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 • Pay your bills or apply for a loan • 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 credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include others, such as The Community Company.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Community Bank & Trust does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

	<ul style="list-style-type: none"> • COMMUNITY BANK & TRUST doesn't jointly market
Other Important Information	
<p>Community Bank & Trust is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Community Bank & Trust should contact the Texas Department of Banking.</p> <p>Community Bank & Trust also engages in the money transmission and/or currency exchange business as an authorized delegate of American Express Travel Related Service Company, Inc. and/or American Express Prepaid Card Management Corporation (collectively "American Express") under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of American Express travelers cheque products at 1-800-221-7282, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.</p> <p>Consumers / customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:</p>	
In Person or by U.S. Mail: 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294	Telephone No.: (877) 276-5554 Fax No.: (512) 475-1313 Email: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov

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PERSONAL

Checking
Loans
Check Card
Free ATMs
Reorder Checks
Mobile Banking

COMMERCIAL

Checking
Loans
Cash Management
Wire Transfers
Trusteer

TRUST SERVICES

Custodial Account
Living Trust
Investment Management
Financial Planning
Estate Settlement
IRA Rollovers
Testamentary Trust

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