



COMMUNITY NEIGHBOR BANK



HISTORY BANK HOLIDAY CALENDAR INTERNET BANKING & ONLINE BILL PAY PRIVACY POLICY MISCELLANEOUS

PRIVACY POLICY

FACTS

WHAT DOES COMMUNITY NEIGHBOR 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:
• Social Security number and income account
• balances and payment history
• credit history and credit scores
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 Community Neighbor Bank chooses to share; and whether you can limit this sharing.



PRIVACY

Table with 3 columns: Reasons we can share your personal information:, Does Community Neighbor Bank share, Can you limit this sharing?
Rows include: For our everyday business purposes, For our marketing purposes, For joint marketing with other financial companies, For our affiliates' everyday business purposes (transactions/experiences), For our affiliates' everyday business purposes (creditworthiness), For our affiliates to market to you, For our nonaffiliates to market to you.

QUESTIONS?

Call 334-682-4215 1-800-805-9821

What We Do

How does Community Neighbor Bank 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 Community Neighbor Bank collect my personal information? We collect your personal information, for example, when you
• open an account or deposit money
• pay your bills or apply for a loan
• use your debit card

Why can't I limit all sharing?

- 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 other information below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Community Neighbor Bank has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Community Neighbor Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Community Neighbor Bank doesn't jointly market.



Independent thinking. Independent banking.