FACTS	WHAT DOES DRUMMOND C DO WITH YOUR PERSONAL		Rev. 03/2013
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 account balances payment history and transaction history mortgage rates and payments and credit history When you are <i>no longer</i> 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 Drummond Community Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Drummond Community 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		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		Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions? Call (352) 493-2277 or go to www.drummondbank.com			

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Who we are			
Who is providing this notice?	Drummond Community Bank		
What we do			
How does Drummond Community 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 an secured files and buildings.		
How does Drummond Community Bank collect my personal information?	We collect your personal information, for example, when you		
	 apply for financing or make a wire transfer open an account or show your government-issued ID give us your contact information 		
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
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 		
	 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.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.		
	 Our affiliates include others, such as Bankers Title of the Nature Coast, Inc.; Nature Coast Insurance, Inc.; Nature Coast Financial Services, Inc. 		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
	 Drummond Community 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.		
	Drummond Community Bank doesn't jointly market.		
Other important in	formation		

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