

FACTS**WHAT DOES EAGLE 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 account balances • payment history and credit history • income and overdraft history <p>When you are <i>no longer</i> 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 Eagle Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Eagle 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'tshare
For joint marketing with other financial companies	No	We don'tshare
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don'tshare
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don'tshare
For our affiliates to market to you	No	We don'tshare
For nonaffiliates to market to you	No	We don'tshare

Questions?Call 501-362-5821 or 501-835-4122 or go to www.eaglebank.com

Who we are

Who is providing this notice?	EAGLE BANK AND TRUST
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What we do

How does Eagle Bank & Trust 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 Eagle 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 apply for a loan ● pay your bills or use your credit or debit card ● deposit money <p>We also collect your personal information from 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. 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"> ● <i>Our affiliates include financial companies such as State Holding Company.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Eagle Bank & Trust does not share with nonaffiliates so they can market to you.</i>
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"> ● <i>Eagle Bank & Trust doesn't jointly market.</i>

Other important information

State laws and individual companies may give you additional rights to limit sharing.
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