



HOME BANKING COMPANY

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Privacy Policy

FACTS		WHAT DOES HOME BANKING COMPANY 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 ■ Income ■ Account transactions ■ Transaction history ■ Account balances ■ Checking account information <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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Home Banking Company chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Home Banking Company Share?
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
For our marketing purposes - to offer our products and services to you		No
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes information about your transactions and experiences		No
For our affiliates' everyday business purposes information about your creditworthiness		No
For nonaffiliates to market to you		No
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		No
For our marketing purposes - to offer our products and services to you		We do not share
For joint marketing with other financial companies		We do not share
For our affiliates' everyday business purposes information about your transactions and experiences		We do not share
For our affiliates' everyday business purposes information about your creditworthiness		We do not share
For nonaffiliates to market to you		We do not share
Questions?	Call 731-645-6166	
What We Do		
How does Home Banking Company 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.	
How does Home Banking Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Use your credit or debit card ■ Make deposits or withdrawals from your account ■ Apply for financing ■ Make a wire transfer <p>We also collect your personal information from others such as credit bureaus 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. See below for more on your rights under state law.</p>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Home Banking Company does not share with our affiliates. 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Home Banking Company does not share with nonaffiliates so they can market to you. 	
Joint Marketing		

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Home Banking Company does not engage in joint marketing.*

Other Important Information

For Mississippi Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

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