

Privacy Policy

Facts	What does Horizon 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 Account balances -Payment history and Transaction history -Account transactions and Checking account information When you are no longer our customer, we can continue to share your information as described in this notice.		
How?	All financial companies need to share customer; 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 Horizon Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Hoizon 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		Yes	No
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 affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
What we do			
How does Horizon 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 Horizon Bank collect my personal information?	We collect your personal information, for example, when you -Open an account or Deposit money -Pay your bills or use your credit or debit card -Apply for a loan 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 credit worthiness -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		

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/ <i>-Horizon Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>-Horizon Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>-Horizon Bank does not jointly market.</i>

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