			Rev. Dec. 2009
FACTS		ANK & TRUST COMPANY	
Why?	Financial companies choose how they share your persona		
<b>J</b>	information. Federal Law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell yo		
		e, and protect your persona	
		fully to understand what we	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can		
	include:	e you have with us. This in	IOI mation can
	Social Security number and income		
	<ul> <li>Account balances and payment history</li> </ul>		
	Credit history and Credit score		
	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 Lee Bank & Trust		
	Company chooses to share; and whether you can limit this		
Desserve	sharing.	Deep Les Depts & Trust	Con you limit this
Reasons we can share your personal information		Does Lee Bank & Trust share?	Can you limit this sharing?
For our everyday business		Yes	No
purposes -		103	NO
Such as to process your			
transactions, maintain your			
account(s), respond to court orders			
and legal investigations, or report to			
credit bureaus			
For our marketing purposes –		Yes	No
To offer our products and services			
to you			
For joint marketing with other		Yes	No
financial companies -			Na
For our affiliates' everyday		Yes	No
business purp			
Information about your transactions and experiences			
For our affiliates' everyday		No	N/A
business purposes –			
Information about your			
creditworthiness			
For our affiliates to market to		No	N/A
you			
For our nonaffiliates to market		No	N/A
to you			
Questions?		Call 276-546-2211 or go	Member FDIC
		to www. lbtc.com	

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Who we are			
Who is providing this notice?	Lee Bank & Trust Company		
What we do			
How does Lee Bank & Trust 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.		
How does Lee Bank & Trust Company Collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Use your credit or debit card</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</li> </ul>		
Why can't I limit all sharing? Definitions	<ul> <li>Federal law gives you the right to limit only</li> <li>Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>		
	Companies related by common ownership		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. For example: • Virginia Title Company		
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies, for example:</li> <li>Companies that provide debit card services for Lee Bank</li> <li>Companies that provide online account access for our website, www.lbtc.com</li> </ul>		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
Other important information			