



Your Hometown Bank Since 1934

**MARION
BANK**
& TRUST CO

Come Home to Neighborhood Banking

INTERNET BANKING

HOME	ABOUT US	HISTORY	REAL ESTATE	GALLERY	CONTACT US	PRODUCTS & SERVICES
------	----------	---------	-------------	---------	------------	---------------------

Rev 09/2012

FACTS	WHAT DOES Marion Bank & Trust 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 • Account balances • Payment history • Transaction or loss history • Credit history • Credit score <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 Marion Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Marion Bank & Trust Co. 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	NO	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	NO	We don't share
For our nonaffiliates to market to you	NO	We don't share

Questions? Call 334-683-6131

What we do

<p>How does Marion Bank & Trust Company protect my personal information?</p>	<p>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.</p> <p>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.</p>
<p>How does Marion Bank & Trust Company collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Give us your income information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Marion Bank & Trust Company does not share with our affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Marion Bank & Trust Company does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<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>Marion Bank & Trust Company doesn't jointly market.</i>



Marion Office
601 S. Washington Street
Marion, AL 36756
(334) 683-6131
(334) 683-6535 fax



Selma Branch
2400 U.S. Hwy 80 W.
Selma, AL 36701
(334) 877-2214
(334) 877-2238 fax

MEMBER
FDIC



Site designed by: Madden & Associates, Inc.