



## FACTS

### WHAT DOES ONE BANK & TRUST, N.A. 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 balance
- Transaction history and payment history
- Credit history and credit score

#### 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 One Bank & Trust, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does One Bank & Trust, share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain in your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call 501-370-4400

#### Who we are

Who is providing this notice?

One Bank & Trust, N.A.

#### What we do

How does One 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 One Bank & Trust, collect my personal information?

- We collect your personal information, for example, when you
- open an account or deposit money
  - pay your bills or apply for a loan or
  - use your credit or debit card

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 creditworthiness
  - affiliates from using your information to market you

- sharing for non affiliates to market to you

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>• One Bank &amp; Trust, has no affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• One Bank &amp; Trust, does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• One Bank &amp; Trust, does not jointly market</li> </ul>

Other Important Information	
Questions? Call 501-370-4400	<a href="http://www.onebanc.com/">http://www.onebanc.com/</a>

## One Bank & Trust, N.A.

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