

Privacy Policy

Theft

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Lost or

FACTS: WHAT DOES OUACHITA INDEPENDENT BANK DO WITH YOUR PERSONAL INFORMATION?

Show

Card

Why?



Financial Calculators

understand what we do.

Reorder

What?



News & Notes



Income Routing



Accounts



Transaction history



Credit history and scores



Credit scores



Transaction history



Credit history and scores



Credit scores

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 Ouachita Independent Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information: Does OIB 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, and you cannot limit this sharing.

For our marketing purposes – to offer our products and services to you: Yes, and you cannot limit this sharing.

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 nonaffiliates to market to you: No, we don't share.

Questions? Call 318-338-3000 in Northeast Louisiana or 318-459-3000 in Northwest Louisiana or go to www.oibank.com

How does OIB 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 OIB collect my personal information? We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Show your government-issued ID
- Provide employment information
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus 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 creditworthiness
- 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 limit sharing.

Definitions:

Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies.

- OIB does not share with our affiliates

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- OIB does not share with nonaffiliates so they can market to you.

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

- OIB doesn't jointly market

Links:

This Website contains links to other sites. Please be aware that we, Ouachita Independent Bank, are not responsible for the privacy practices of

This website contains links to other sites. Please be aware that we, Ouachita Independent Bank, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Website that collects personally identifiable information. This privacy statement applies solely to the information collected by this Website.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES


Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(s) should be sent to us at the following address:

Ouachita Independent Bank
P.O. Box 14100
Monroe, LA 71207

If, at any time, you have a concern about your information security, you may contact us at 318-338-3000 or 318-453-3000 or toll free at 866-338-3030.



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