

PERSONAL BANKING

BUSINESS BANKING

ONLINE BANKING

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Privacy Policy

Rev. 04/2013

FACTS	WHAT DOES PEOPLES BANK & TRUST 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 and income ▶ Account Balances and payment history ▶ Credit history and credit scores
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 Peoples Bank & Trust choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Bank & Trust share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(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 non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Call 770-923-1900</p> <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 770-923-1900 or go to www.peoplesbanktrust.com
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Who we are

Who is providing this notice?	Peoples Bank & Trust
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What we do

How does Peoples 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 Peoples Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▶ Open an account or deposit money ▶ Pay your bills or apply for a loan ▶ Use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ <i>Peoples Bank & Trust does not have any affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ <i>Nonaffiliates we share with can include service providers, retailers, data processors and advertisers.</i>
Joint Marketing	<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>Peoples Bank & Trust does not jointly market.</i>

Other Important Information



1899 Buford Highway • Buford, Georgia 30518
770-932-1900
www.peoplesbanktrust.com

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