



Peoples Bank
& Trust Company

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Locally Owned
and Operated
Since 1902

FACTS		WHAT DOES PEOPLES BANK AND TRUST CO. 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: <ul style="list-style-type: none">• Social Security Number and Income• Credit History and Account Balances• Overdraft History and Transaction or Loss History 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 Peoples Bank and Trust Co. chooses to share; and whether you can limit this sharing.		
Reasons we can share your information		Does Peoples Bank and Trust Co. share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transaction, 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	No
For joint marketing with other financial companies		No	We do not share
For our affiliates' everyday business purposes-information about your transactions and experiences		No	We do not share
For our affiliates' everyday business purposes-information about your creditworthiness		No	We do not share
For nonaffiliates to market to you		No	We do not share
Questions?		Call (502) 484-3466 or go to www.peoplesowenton.com	
Who we are			
Who is providing this notice?		Peoples Bank and Trust Co.	
What we do			
How does Peoples Bank and Trust Co. 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 and Trust Co. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open and Account or Make a Wire Transfer• Apply for a Loan or Give us your Contact Information• Show your Drivers License We also collect your personal information from others, such as credit bureaus, and other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <i>Peoples Bank and Trust Co. has no affiliates at this time</i>		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Any third party company that is not affiliated with Peoples Bank and Trust Co.</i>		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Peoples Bank and Trust Co. does not participate in Joint Marketing.</i>		



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