



CONTACT PEOPLES BANK ONLINE



# Privacy Policy

PEOPLES BANK & TRUST

The bank's first goal is to protect your right to privacy!



PEOPLES BANK PRIVACY

PEOPLES BANK PRIVACY POLICY

INTERNET PRIVACY POLICY

CONTACT INFORMATION

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## PEOPLES BANK PRIVACY POLICY

Protecting your privacy is important to Peoples Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Peoples Bank employees for collection, use, retention, and security of nonpublic personal information.

### FACTS

### WHAT DOES Peoples Bank and Trust Company (Peoples Bank) 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"> <li>Social Security number and income</li> <li>Account balances and payment history</li> <li>Transaction history and credit history</li> </ul> When you are <i>no longer</i> 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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain 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 joint marketing with other financial companies</b>	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 225-638-3713 or go to [www.thefriendlybank.com](http://www.thefriendlybank.com)

### Who we are

#### Who is providing

Peoples Bank and Trust Company (Peoples Bank)

	<p>...this notice?</p>	<p>Peoples Bank and Trust Company (Peoples Bank)</p>
<b>What we do</b>		
<p><b>How does Peoples Bank protect my personal information?</b></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 restrict access to your personal information to the employees who are required to know that information as part of their job responsibilities.</p>	
<p><b>How does Peoples Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or show your driver's license</li> <li>■ Apply for a loan or use your credit or debit card</li> <li>■ Make deposits to or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus.</p>	
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
<b>Definitions</b>		
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our only affiliate company is Peoples Bancshares of Pointe Coupee Parish.</li> </ul>	
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Peoples Bank does not share your information with nonaffiliates so they can market to you.</i></li> </ul>	
<p><b>Joint marketing</b></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"> <li>■ <i>Our joint marketing affiliates include TIB - Independent Bankers Bank, a credit card company.</i></li> </ul>	
<b>Other important information</b>		

