

search

- [Home](#)
- [About Us](#)
  - [President's Message](#)
  - [Convenient Locations](#)
  - [Employment Opportunities](#)
  - [General Information](#)
  - [FDIC Insurance](#)
- [Personal](#)
  - [Deposit Products](#)
  - [Investment Products](#)
  - [Current Rates](#)
  - [Schedule of Service Charges](#)
- [Business](#)
  - [Business Services](#)
  - [Business Checking & Savings](#)
  - [Business Loans](#)
  - [Investment Products](#)
  - [Schedule of Service Charges](#)
  - [Personal Financial Statement](#)
- [Loans](#)
  - [Auto Loan](#)
  - [Home Equity Loans](#)
  - [Mortgage Loans](#)
  - [Personal Loans](#)
- [Resources](#)
  - [Financial Calculators](#)
  - [Banking 24/7](#)
  - [Consumer Alerts](#)
  - [Kid's Corner](#)
  - [Reorder Checks](#)
  - [Money Matters for Students](#)
  - [Identity Theft](#)
  - [Switch Kit](#)
  - [Lost Or Stolen Debit/CheckCard](#)
- [Contact Us](#)
- [Disclosures](#)
  - [Privacy Notice](#)
  - [Security Notice](#)
  - [Copyright Notice and Disclosures](#)

• Quick Links:

[Report A Lost Or Stolen Card](#) | [New Customer Kit](#) | [Fraud Protection](#) | [Reorder Checks](#) | [Banking 24/7](#) |

• **Lost or Stolen Debit Card**

- If you are unable to locate your Debit/CheckCard, contact one of our branches or [click here](#) for more information.

• **Today's' Date**

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- **CEO Message**

- Since 1947, Regal Bank & Trust has been an independent, local community Bank dedicated to meeting all of your banking needs. Our management team sets us apart from our competitors, as they are always available to directly answer your questions as well as to discuss any issues or concerns that you may have. Thank you for allowing us to serve you and your community.

[Home](#) » [Disclosures](#) » Privacy Notice

## Privacy Notice

### PRIVACY DISCLOSURE NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Facts	WHAT DOES REGAL 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"> <li>▸ Social Security Number and income</li> <li>▸ Account balances and payment history</li> <li>▸ Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Regal Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Regal Bank & Trust 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	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	No
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	No	We don't share

<b>Questions?</b>	<b>Call 800.407.9699 or go to <a href="http://www.regalbank.com">www.regalbank.com</a></b>
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Who we are	
Who is providing this notice?	Regal Bank & Trust
What we do	
How does Regal Bank & Trust protect my personal information?	To protect information 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. FIB restricts access of personally identifiable financial information to those employees with a specific business reason for utilizing this data.
How does Regal Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▸ open an account or deposit money</li> <li>▸ apply for a loan or pay your bills</li> <li>▸ use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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.  ▶ Regal Bank & Trust does not share information with affiliates
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  ▶ Regal Bank & Trust does not share information with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  ▶ Regal Bank & Trust does not have any joint marketing agreements with nonaffiliated companies

## Other Important Information

You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware.

Regal Bank & Trust does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from FI Name and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone.

## Website Privacy

On our website, we do not collect any personal information from you unless you tell us by completion of an application for services.

As a general policy, we do not automatically collect personal information from our website visitors. We do collect and store information on the domain used to access our website, the Internet address of the website from which a visitor links to our website, and the date and time of the visit to our website. This information is used only to measure the number of visitors to our website and the route a visitor travels while within our website to better serve visitors in improved design and site navigation.

Regal Bank & Trust's website pages may contain links or references to other websites. Please be aware that we do not control the content of other websites. Regal Bank & Trust is not responsible for the availability, content, views, or privacy policies of these websites. We encourage you to read the privacy policy of every website you visit.

## E-mail Communication

We may use personal information you transmit to us to respond to inquiries for service or information, or to improve the service we provide. Since e-mail communication may not be secure against interception by unauthorized individuals, you may want to seek alternatives to e-mail when it is necessary to provide sensitive or personal information. We will not transmit sensitive or personal information that can compromise or violate your privacy when communicating via e-mail.

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