



HOME

Privacy Policy

ONLINE BANKING

BUSINESS BANKING

PERSONAL BANKING

WEALTH MANAGEMENT

CALCULATORS

ABOUT US

CONTACT US

FACTS

Why?

WHAT DOES RIVER BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons River Bank & Trust chooses to share; and whether you can limit this sharing.

What?

How?

Reasons we can share your personal information	Does River 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 a 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 out 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 affiliate' 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 334-290-1012 or go to www.riverbankandtrust.com

Who we are

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

How does River 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 River Bank & Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or give us your contact

	<p>information</p> <ul style="list-style-type: none"> • Open an account or give us your wage statement • Show us you driver's license <p>We also collect you personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit 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 • Affiliates from using your information to market to you • Sharing for nonaffiliates to Markey to you <p>State laws and individual companies may give you additional right to limit sharing</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • River Bank & Trust has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • River Bank & Trust does not share with nonaffiliates so they can market to you
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"> • River Bank & Trust doesn't jointly market

CHILDREN'S ONLINE PRIVACY

Our Site is not intended for children under the age of 13. Please do not access or use this Site if you are under 13 years of age. By using this Site, you affirm that you are over the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: <http://www.ftc.gov/>.