

# FACTS

## WHAT DOES SIGNATURE BANK OF ARKANSAS DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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</li> <li>■ account balances</li> <li>■ credit history</li> <li>■ income</li> <li>■ account transactions</li> <li>■ credit scores</li> </ul>
<b>How?</b>	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 reason Signature Bank of Arkansas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Signature Bank of Arkansas 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>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 877-888-8550</li> <li>■ Log onto Online Banking and use secure email to send us your preferences</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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>
-----------------------------	--

<b>Questions?</b>	Call 877-888-8550 or go to any Signature Bank of Arkansas or Bank of Brinkley location.
-------------------	---

## Who we are

**Who is providing this notice?**

Signature Bank of Arkansas

## What we do

**How does Signature Bank of Arkansas 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 Signature Bank of Arkansas collect my personal information?**

We collect your personal information, for example, when you

- open an account
- deposit money
- pay your bills
- apply for a loan or credit card
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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 non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account - unless you tell us otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Signature Private Wealth Management through Raymond James Financial Services, Inc., is Signature Bank's only affiliate relationship.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Signature Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Signature Bank does not engage in joint marketing*

## Other Important Information

All nonaffiliated companies that act on our behalf and receive customer information from us are contractually obligated to keep the information we provide to them confidential, and to use the customer information we share only to provide the service we ask them to perform.