



## Privacy & Security

Rev. 10/2010

### FACTS

#### WHAT DOES SMARTBANK 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:

- Social Security number
- Account balances
- Credit card or other debt
- Mortgage rates and payments
- Checking account information
- Wire transfer instructions

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 SmartBank chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

#### Does SmartBank 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

No

We don't share

##### 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 nonaffiliates to market to you

No

We don't share

#### Questions?

Call 865.453.2650 or go to [www.smartbank.net](http://www.smartbank.net)

### What we do

#### How does SmartBank 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

#### How does SmartBank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Provide employment information
- Show your driver's license

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>SmartBank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>SmartBank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>SmartBank doesn't jointly market.</i></li> </ul>

## Other important information

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

Privacy Model Disclosure  
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PRIV-MODEL 8/1/2010

**SMARTBANK LOCATIONS** Sevierville | Pigeon Forge | Gatlinburg | Knoxville | Destin | Fort Walton Beach | Pensacola  
**ABOUT US** Vision, Mission | The SmartBank Way | What's so Smart? | Leadership Team | Milestones | Privacy & Security  
 Employment | SmartNews | Testimonials | Video **PERSONAL FINANCIAL SERVICES** Checking Accounts | Savings Accounts |  
 Loan Accounts Home Mortgage | ATM Cards/Check Cards | TeleBanking | Online Banking | Mobile Banking | Helpful Forms  
**BUSINESS FINANCIAL SERVICES** Checking Accounts | Loan Accounts | SBA Loans | SmartCapture | Cash Management |  
 Courier Services

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