

Privacy Policy

FACTS	WHAT DOES THE BANK OF CHARLOTTE COUNTY AND OUR AFFILIATE BCC INSURANCE AGENCY, INC. 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"> <input type="radio"/> Social Security number <input type="radio"/> Income <input type="radio"/> Account balances <input type="radio"/> Payment history <input type="radio"/> Credit history <input type="radio"/> Credit scores
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 The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. chooses to share; and whether you can limit this sharing.



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Reasons we can share your personal information	Does The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p> Mail the form below</p> <p>Please note: 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>
	<p>Questions? Call 434-542-5111</p>

Mail-In Form

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name	<input type="text"/>	Mail to: The Bank of Charlotte County 101 Berkley Street (P.O. Box 336) Phenix, VA 23959
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
City, State, ZIP	<input type="text"/>	
	<input type="text"/>	

What we do

How does The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. 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 The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open an account <input type="checkbox"/> Use your credit or debit card <input type="checkbox"/> Deposit money <input type="checkbox"/> Show your driver's license <input type="checkbox"/> Apply for a loan <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	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <input type="checkbox"/> sharing for affiliates' everyday business purposes-information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">▶ <i>Our affiliates include:</i>▶ <i>Financial companies such as : BCC Insurance Agency, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">▶ <i>The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">▶ <i>The Bank of Charlotte County and our Affiliate BCC Insurance Agency, Inc. does not jointly market.</i>