



Privacy Policy

FACTS	WHAT DOES THE COMMERCIAL BANK 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"> • Social Security number and credit history • employment information and overdraft history • Income and payment history <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 The Commercial Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does The Commercial Bank share?
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
For our marketing purposes - to offer our products and services to you		Yes
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes - information about your transactions and experiences		No
For our affiliates' everyday business purposes - information about your creditworthiness		No
For nonaffiliates to market to you		No
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		No
For our marketing purposes - to offer our products and services to you		We don't share
For joint marketing with other financial companies		We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		We don't share
For our affiliates' everyday business purposes - information about your creditworthiness		We don't share
For nonaffiliates to market to you		We don't share
Questions?	Call 706-743-8184 or go to www.thecommercialbank.net	
Who we are		
Who is providing this notice?		The Commercial Bank
What We Do		
How does The Commercial Bank protect my personal information?	<p>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.</p> <p>The Commercial Bank recognizes and respects the privacy expectations of our customers and is committed to the accuracy and security of all your personal, financial and medical information entrusted with us.</p>	
How does The Commercial Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Provide employment information • Give us your contact information • Pay us by check • Show your government-issued ID <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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>	
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>The Commercial Bank does not share with our affiliates.</i> 	

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

The Commercial Bank

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