## **Privacy Disclosure**

## 2014

Revised [January 2011]

FACTS	WHAT DOES THE EVANGEL WITH YOUR PERSONAL INF		IPANY DO
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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number and income</li> <li>employment information and payment history</li> <li>credit history and account transactions</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>		
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 Evangeline Bank & Trust Company chooses to share; and whether you can limit this sharing.		
Reasons we can s	hare your personal information	Does The Evangeline Bank & Trust Company 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		No	We don't share

For joint marketing with other financial companies No We don't share For our affiliates' everyday business purposes-No We don't share information about your transactions and experiences For our affiliates' everyday business purposes-No We don't share information about your creditworthiness No We don't share For our affiliates to market to you For non-affiliates to market to you No We don't share

Questions?

Call 337-363-5541 or go to www.therealbank.com

Who we are				
Who is providing this notice?	The Evangeline Bank & Trust Company			
	497 West Main Street, Ville Platte, LA 70586			
What we do				
How does The Evangeline Bank & Trust Company 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.			
	Additionally, we provide training to staff members annually. It is mandatory that all Board Members, Officers, and Employees abide by the signed confidentiality guidelines.			
How does The Evangeline Bank & Trust Company collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or give us your contact information</li> <li>use your credit or debit card or apply for a loan</li> <li>make deposits or withdrawals from your account</li> <li>We also collect your information from Credit Bureau Reporting Agency</li> </ul>			
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non- affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to</li> </ul>			
	limit sharing.			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.			
	<u>The Evangeline Bank &amp; Trust Company has no affiliates</u>			
Non-affiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li><u>The Evangeline Bank &amp; Trust Company does not share with non-affiliates so they can market to you</u></li> </ul>			
Joint marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li><u>The Evangeline Bank &amp; Trust Company does not jointly market</u></li> </ul>			

## Other important information

§9931. Exceptions to Notice and Opt Out Requirements for Disclosure of Nonpublic Personal Financial Information for Processing and Servicing Transactions:

[...does not apply if the licensee discloses nonpublic personal information as necessary to effect, administer or enforce a transaction that a consumer requests or authorizes, or in connecting with: servicing or process an insurance product or service that the consumer requests or authorizes; maintaining or servicing the consumer's account with the licensee, or with another entity as part of a private label credit card program or other extension of credit on behalf of such entity; a proposed or actual securitization, secondary market sale (including sales of servicing rights) or similar transaction related to a transaction of the consumer or reinsurance or stop loss or excess loss insurance.]