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WHAT DOES THE PEOPLES BANK OF RED LEVEL DO WITH YOUR PERSONAL INFORMATION?

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.

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 numbers
- Transaction histories
- Credit histories
- Credit card or other debt histories
- Checking account information
- Asset information

When you are no longer our customer, we continue to share your information as described in this notice.

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 Peoples Bank of Red Level chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

- 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, we share for this purpose. According to privacy rules, you can't limit this sharing.*
- For our marketing purposes to offer our products and services to you – *No, we don't share information for this purpose*
- For joint marketing with other financial companies – *No, we don't share for this purpose*
- For our affiliates' everyday business purposes – information about your transactions and experiences – *No, we don't share for this purpose*
- For our affiliates' everyday business purposes – information about your creditworthiness – *No, we don't share for this purpose*
- For nonaffiliates to market to you – *No, we don't share for this purpose*

How does The Peoples Bank of Red Level 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 do not disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

How does The Peoples Bank of Red Level collect my personal information?

We collect your personal information, for example, when you:

- Give us your income information
- Provide employment information
- Give us your contact information
- Provide your mortgage information
- Give us your wage statements

We also collect personal information from credit bureaus.

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

Definitions

Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies. (The Peoples Bank of Red Level has no affiliates).


Nonaffiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. (The Peoples Bank of Red Level 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. (The Peoples Bank of Red Level doesn't jointly market).

Questions? Call us at 334-469-5335, e-mail us at info@peoplesbankofredlevel.com, or write us at P.O. Box F, Red Level, AL, 36474.

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