



ACCESS YOUR ACCOUNT

Online Banking:



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[APPLY](#)

Access by Phone:
361-293-9304 | 866-962-9304

LOCAL HAPPENINGS

- [Don't Get Caught Off Guard](#)
- [Protect Your Accounts](#)

SAFETY TIPS



SWITCH KIT



DELUXE CHECK ORDER



Privacy Policy

FACTS: WHAT DOES YOAKUM NATIONAL 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?

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
- Payment history
- Transaction history
- Overdraft history
- Checking account information

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 reason financial companies can share their customers' personal information, the reasons Yoakum National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Yoakum National Bank 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—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 361-293-5225.

WHAT WE DO

How does Yoakum National Bank 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 Yoakum National Bank collect my personal information?

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

- Open an account
- Provide employment information
- Give us your contact information
- Pay us by check
- Show your driver's license

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 non-affiliates 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

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Yoakum National Bank has no 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>Yoakum National 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>Yoakum National Bank doesn't jointly market.</i>

Website Terms & Conditions

Please read the following Terms & Conditions carefully since they govern your use of the Yoakum National Bank website (www.yoakumnationalbank.com). From this point on, we will refer to the Yoakum National Bank website as "Website" in these Terms & Conditions.

Yoakum National Bank maintains this site to provide you with information about Yoakum National Bank services and products, allow customers to perform banking transactions and to facilitate communications with Yoakum National Bank. From time to time we may revise these terms and conditions.

By accessing this site you indicate your acknowledgment and acceptance of these terms and conditions.

If you do not agree to the Terms and Conditions below, please do not access this site or any of the pages herein.

Each user of this Website agrees to the following Terms & Conditions:

Access To and From Website

Transmissions and communications to and from this Website, even if done with the use of a secure Internet browser, may be read or intercepted by third parties. Each user of this website agrees that Yoakum National Bank will not be held liable should such an interception occur. All information submitted to Yoakum National Bank via this website shall be and remain the property of Yoakum National Bank. Yoakum National Bank shall be free to use, for any legal purpose, any ideas, concepts, know-how or techniques contained in information a user to this website provides. We will use our best efforts to include accurate and up to date information on this website, but we make no warranties or representations as to the accuracy of the information.

Statement of Information We Collect @ yoakumnationalbank.com

This section describes the circumstances under which we may receive personal information on-line.

Yoakum National Bank is committed to the highest level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of account applications, online banking transactions, or through the use of online financial tools such as interactive calculators. Visitors may also voluntarily provide us with personal information via e-mail, drawing registrations, web surveys, online registration, guestbook or contact forms. This information is handled internally by our staff to process the visitor's request.

Yoakum National Bank does use standard Web tracking software to collect nonidentifying information about our visitors, such as:

- Date and time our site was accessed
- City, state and country
- Web browser used
- IP address (A numeric address given to servers connected to the internet)

The bank uses this information to create summary statistics and to determine the level of interest in our web site.

Some areas of our web site may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Use of Website Contents

All information, documents and materials posted on this Website are only for the internal use of Website users and may not be resold, republished, or copied, without the prior written consent of Yoakum National Bank. In addition, all information, documents, and materials posted to this Website are subject to change without prior notification. All services and products described in this Website are subject to the terms of the applicable account agreements. Not all of the services and products described on this Website are available in all geographic areas. You may not be eligible for all the products or services offered through this Website. A Website user's eligibility for particular services and products are subject to final Yoakum National Bank approval. It is also important that you note that investment products are not obligations of, or guaranteed by Yoakum National Bank; and investment services are not bank deposits insured by the Federal Deposit Insurance Corporation or any other entity, and are subject to investment risks.

Links to Other Website

Yoakum National Bank may establish links between this Website and other websites operated by non-affiliated third parties. Yoakum National Bank has no control over any other such websites or the contents therein and the existence of any such link shall not constitute an endorsement by Yoakum National Bank. All user access to any of these hyperlinks are at the user's own risk and the content, accuracy, opinions expressed, and other links provided are not investigated, verified, monitored or endorsed by Yoakum National Bank.

Children's Online Privacy Protection Act

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

Copyrights

Copyright in the images, text, screens and web pages appearing at this Website is owned by Yoakum National Bank or others as indicated. You may copy information from our Website for your personal or educational use only, provided that each copy includes any copyright, trademark or service mark notice as they appear on the pages copied. The information and materials may not otherwise be copied, displayed, distributed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, or otherwise used for public or commercial purposes, except as provided in these terms and conditions without the express written permission of Yoakum National Bank.

Indemnity

Each user of this Website agrees to indemnify and hold Yoakum National Bank, its trustees, management, employees and agents harmless from and against all claims and expenses, including attorneys' fees arising out of the use of this Website and the content herein.

Miscellaneous

Yoakum National Bank will not be held liable for any damage done to a user's computer, such as a virus being

downloaded from a link or site accessed through this Website.

Financial calculators are provided on the Yoakum National Bank Website for your convenience. The information obtained from the use of these calculators is strictly estimates and may not be representative of actual payment amounts. The accuracy of the results is not guaranteed. Differences in these results and results obtained by other means are probable due to rounding or slight differences in the mathematical formulas used.

If you are running a "pop-up blocker", you may have to turn off the "pop-up blocker" in order for all links on the site to work.

Additional information or comments may be directed to the following:

Information Technology Officer

Yoakum National Bank

301 West Grand Ave

Yoakum, TX 77995

361-293-5225

E-mail: internetbanking@yoakumnationalbank.com

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