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Privacy Policy

FACTS

WHAT DOES TRI-PARISH 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 and checking account information
- Payment history and transaction history
- Credit history and credit card or other debt

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 reasons financial companies can share their customers' personal information; the reasons Tri-Parish Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Tri-Parish 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	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	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 337-457-7341 or go to www.triparishbank.com

What We Do

How does Tri-Parish 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and your privacy. We also have a privacy policy for our website.

	information and we limit access to information to those employees for whom access is appropriate.
How does Tri-Parish 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 or apply for a loan • Deposit money or pay your bills • Use your credit or debit card <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"> • Tri-Parish Bank has no affiliates.
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"> • Tri-Parish Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Tri-Parish Bank doesn't jointly market.

Secure Access and Verifying User Authenticity

To begin a session with Tri Parish Bank's server the customer must key in a Log-In ID and a password. The Internet Banking Solution uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated log-in attempts. After three unsuccessful log-in attempts, the system locks the user out, requiring a phone call to the bank to verify the password before re-entry into the system. Upon successful log-in, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor. You can also help maintain the security of your banking information by not sharing your ID or password with anyone, by changing your password regularly, by not using common passwords, such as; date of birth, social security number, address, etc. Also, remember to sign off and completely exit the Internet banking screens and systems.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign. All data traveling between the user and the server is encrypted with Secure Socket Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public-key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session. A customer can tell whether a document comes from a secured server by referring to the URL field. If the URL begins with **https://**, the document comes from a secure server. If the URL field begins with **http://**, the document comes from an unsecured server.

document comes from a secure server. If the URL field begins with **http://**, the document comes from an unsecured server. After you have submitted confidential information online, we recommend that you end your browser session before leaving your computer.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

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Tri-Parish Bank encourages the use of this Web site as another means of access to its products and services. All requests made through our Web Site will receive the same attention and will be evaluated according to the same account criterion as those requests made in person.

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