

## FACTS

### WHAT DOES BANK OF HINDMAN 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 income
- account balances and payment history
- credit history and credit scores

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 **Bank of Hindman** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Hindman share?	Can you limit this sharing?
<b>For our everyday business purpose</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 606-785-3158 or go to [www.bankofhindman.com](http://www.bankofhindman.com)

#### Who we are

##### Who is providing this notice?

Bank of Hindman

#### What we do

##### How does Bank of Hindman 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 Bank of Hindman collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- show your driver's license or show your government-issued ID
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

##### 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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

<b>Affiliates</b>	<ul style="list-style-type: none"> <li>• <i>Bank of Hindman does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Bank of Hindman does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Bank of Hindman does not jointly market.</i></li> </ul>

\*\*\* For lost or stolen debit cards, please call 606-785-3158 during business hours. After hours, please call 800-264-4274. \*\*\*



NOTICE: The Bank of Hindman will never request customers to update their account information via telephone or e-mail. If you receive a request of this nature, please contact the bank immediately. Also note, any e-mail message sent via this web site is sent via normal e-mail and is not encrypted. Please do not include any sensitive information such as account numbers, usernames or passwords in the e-mail. The Bank of Hindman is an Equal Housing Lender and Member FDIC.



© 2009 Community Exchange Bancshares Incorporated