### **Privacy Policy**

## **FACTS** WHAT DOES PIGGOTT STATE 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 Credit history Income and Employment information Transaction history and Credit card or other debt 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 Piggott State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information	Does Piggott State 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	No	We don't share
For our marketing purposes — to offer our products and services to you	Yes	Yes
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 non-affiliates to market to you	No*	We don't share

# To limit our sharing

- Call 870-598-3802 our menu will prompt you through your choice(s) or
- Visit us online: http://www.piggottstatebank.com/privacy.html

#### Please note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer our customer*, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Call 870-598-3802 or go to www.piggottstatebank.com

What we do		
How does Piggott State 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 restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.	
How does Piggott State Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Apply for a loan or open an account</li> <li>Give us your income information or give us your contact information</li> <li>Make deposits or withdrawals from your account</li> </ul>	
Why can't I limit all sharing?	<ul> <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> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account	

# Definitions

#### **Affiliates**

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

Piggott State Bank does not share with affiliates.

Non-affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

> Piggott State Bank does not share with non-affiliates so they can market to you

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Piggott State Bank doesn't jointly market

# Other important information

# NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES.

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address:

Piggott State Bank 212 West Cherry Street Piggott, AR 72454