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# FACTS

## WHAT DOES FIRST DELTA BANK DO WITH YOUR PERSONAL INFORMATION?

# YOUR RIGHT TO PRIVACY

**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 payment history
- credit score and account balance

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 First Delta Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FIRST DELTA 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	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	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For nonaffiliates to market to you	No	We don't share

**QUESTIONS? Call (870) 358-6000 or go to [www.firstdeltabank.com](http://www.firstdeltabank.com)**

# MORE FACTS

## WHAT ELSE DOES FIRST DELTA BANK DO WITH YOUR PERSONAL INFORMATION?

### WHO WE ARE ...

<b>Who is providing this notice?</b>	First Delta Bank • 214 H. Parker Drive • Marked Tree, AR 72365
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### WHAT WE DO ...

<b>How does First Delta Bank protect my personal information?</b>	<p>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.</p> <p>First Delta Bank has policies and system restrictions on employees to limit use of personal information. This is on a need to know basis.</p>
<b>How does First Delta Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• open an account or use your credit/debit card</li><li>• apply for a loan or provide employment information</li><li>• make deposits or withdrawals from your account</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><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 nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

### DEFINITIONS ...

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• First Delta Bank has no affiliates.</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>• First Delta Bank does not share with nonaffiliates so they can market to you.</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>• First Delta Bank doesn't jointly market.</li></ul>

### QUESTIONS ...

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