

FACTS			WHAT DOES THE EXCHANGE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and Income</li> <li>- Credit history and credit card or other debt</li> <li>- Mortgage rates and payment and payment history</li> </ul>		
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 Exchange Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Exchange Bank share?	Can you limit this sharing?
<b>For our every day business purposes-</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	Yes
<b>For joint marketing with other financial companies</b>		Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences		Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness		Yes	Yes
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For non-affiliates to market to you</b>		Yes	Yes
<b>To limit our sharing</b> <ul style="list-style-type: none"> <li>- Call (256) 547-2572</li> <li>- Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> 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.</p>			
<b>Questions?</b>		Call (256) 547-2572	

## Mail-in Form

### Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.
- ☐ Do not share my personal information to market to me.
- ☐ Do not share my personal information with other financial institutions to jointly market to me.

Name		Mail to: Exchange Bank c/o OPT-OUT PRIVACY P.O. Box 747 Attalla, AL 35954
Address		
City, State, Zip		

## What we do

<b>How does Exchange Bank protect my personal information?</b>	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.
<b>How does Exchange Bank collect my personal information?</b>	We collect your personal information, for example, when you -Open an account or seek advice about your investments -Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include financial companies, such as XBA Financial Services &amp; Gadsden Mortgage Services</i>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Non-affiliates we share with can include Mortgage companies, and other financial service providers.</i>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include credit card and check service providers, ATM/Debit card providers, &amp; other financial service providers</i>