

## **Privacy Policy**

At Bank of Chickamauga, protecting the privacy and confidentiality of your personal information is important to our employees and to us. We value your business and the trust you put in us. To offer you the financial products and services you seek, we collect, maintain, and use information about you on a routine basis. To help you better understand how your personal information is protected here, we are providing you with the following statement describing our practices and policies with respect to the privacy of customer information. In the event you terminate your customer relationship with us, or become an inactive customer, we will continue to adhere to the policies and practices described in this notice.

### **Information We Collect**

As a trusted financial institution, we collect, retain, and use nonpublic personal information about individual customers, allowed by law, to provide products and services to our customers. We may collect nonpublic personal information from such sources as:

- Applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer-reporting agency

### **Information We Share**

We may disclose nonpublic personal information about you to other nonaffiliated third parties under certain circumstances to provide account services. Any nonpublic personal information shared is conducted in strict adherence to applicable law. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

### **Who Receives Information and Why**

We do not disclose any nonpublic personal information about our customers, or former customers, to anyone except as permitted by law. We may exchange such information with certain nonaffiliated third parties (under limited circumstances) to the extent permissible under law to service your account, offer you products or services we believe you may find valuable, report to credit bureaus, manage risk, and other financial services related activities.

### **Service Providers / Joint Marketing Partners**

To provide our customers with products or services that we believe may meet your financial needs, we may exchange limited nonpublic personal information about you to nonaffiliated firms that conduct marketing services on our behalf, or with other financial institutions in order to offer financial products or services pursuant to a joint agreement. Such information exchanged includes:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer-reporting agency, such as information relating to your creditworthiness and credit history.

### **How We Protect Your Information**

We understand that the protection of your nonpublic personal information is of utmost importance. Guarding your privacy is our obligation. We restrict employee access to customer information only to those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **Web Site Privacy**

This bank respects the privacy of its customers and is committed to protecting the privacy of individuals who visit or use our Web site. We only collect non-identifying information from visitors to our web site, such as the date and time that the site was accessed, what pages were visited, what servers were used, and the city of the visitor as identified by the server address. Web site visitors are invited to submit personal information by e-mail, by completing applications, or by submitting requests for more information. When visitors respond to this invitation, this information they divulge is used as appropriate by employees of this bank to complete the request submitted through the web site. This information is not disseminated outside the bank.

We require that our employees protect the privacy of customer information regardless of the medium used to fulfill customer financial needs. To protect the privacy of customers, we use appropriate security standards and procedures to control access to customer information. This was our policy before the arrival of electronic means of accessing information and it is the policy that is followed regarding all electronic customer transactions.