

Our Privacy Policy

It is the policy of this institution to respect the privacy of our customers and to protect the security and confidentiality of your non-public personal information. We have established policies to: (1) insure the security and confidentiality of our customers' records and information; (2) protect against any anticipated threats or hazards to the security or integrity of such records; and, (3) protect against unauthorized access to, or use of, such records or information which could result in substantial harm or inconvenience to any of our customers.

Non-Public Personal Information Collected

Non-public personal information is personally identifiable financial information that is provided by our customers, results from any transaction with our customers, or any service performed for our customers, or is otherwise obtained by our financial institution and is determined to be not publicly available. The above information may be obtained from applications or other forms you complete to open a deposit account, apply for credit, or obtain a financial service from our institution; information about your transactions with us or others; and, information we may receive from a consumer reporting agency. Specific personally identifiable financial information that we might collect includes, but is not limited to, the following: name, address, social security number, assets, income, account balance, payment history, parties to transactions, credit card usage, credit history and your creditworthiness.

Disclosure of Non-Public Personal Information

We do not disclose non-public personal information about you to anyone, except as permitted by law. If you decide to close your account(s), or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Disclosure of Non-Public Personal Information to Affiliates

We may disclose non-public personal information about you to our affiliates. An affiliate is a company we control, company that controls us, or a company under common control by another company.

Federal law allows us to share transactional and experience information from our account records about you to our affiliates. You may not choose to opt out of having this information disclosed. The type of affiliates we may disclose nonpublic personal information to, are affiliated banks, affiliated insurance companies, and our bank holding company. The categories of information we have or may disclose are name, address, account balances, account activity, types of accounts, payment history and deposit history.

Disclosure of Non-Public Personal Information as it Pertains to Joint Marketing Agreements

We may disclose specific information that we collect such as your name, address and telephone number, to other financial institutions, specifically, insurance companies, that we have joint marketing agreements with. Our contracts require our marketing partners to maintain the confidentiality of the information provided and strictly restrict the information from being used for any purposes other than those for which the information is disclosed or as otherwise permitted by law. Furthermore, the financial institutions we have joint marketing agreements with will not be given your account number, nor will they be permitted to initiate charges to your account without your explicit permission.

Disclosure of Non-Public Personal Information to Service Providers

We may disclose all of the information we collect, as described above, to companies that perform data processing, electronic banking, or other services for us, so that we may effectively administer and maintain your account(s) with our bank. Our contracts require service providers to maintain the confidentiality of the information provided and strictly restrict the information from being used for any purposes other than those for which the information is disclosed or as otherwise permitted by law.

Privacy Questions

If you have any questions regarding how our financial institution handles your personally identifiable financial information, you may contact us by telephoning or writing.

This privacy policy does not apply to any of the linked websites contained on our site and you should read the privacy policy of each linked website you may visit.