



**Bank of
Oak Ridge**

FACTS

HAT DOES BANK OF OAK RIDGE DO WITH YOUR PERSONAL INFORMATION?

?	<p>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.</p>
?	<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> <p style="padding-left: 40px;">Social Security number and income account balances and payment history credit history and credit scores</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
H ?	<p style="text-align: right;">their everyday</p> <p>business. In the section below, we list the reasons financial companies can share their Oak Ridge chooses to share; and</p> <p>whether you can limit this sharing.</p>

R	D B O R ?	C	?
F such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes		No
F to offer our products and services to you	No		No
F	No		No
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
F	No		No
F	No		No

Q	?	Call 318-244-6560
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<p>H B O R</p> <p>?</p>	<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>H B O R</p> <p>?</p>	<p>We collect your personal information, for example, when you open an account or deposit money pay your bills or apply for a loan use your credit or debit card</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only business purposes information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you</p> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
D	
<p>A</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Bank of Oak Ridge has no affiliates.</p>
<p>N</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bank of Oak Ridge does not share with nonaffiliates so they can market to you.</p>
<p>J</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Bank of Oak Ridge does not jointly market.</p>



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