

## Aliant Bank Privacy Notice

At Aliant Bank, we are committed to keeping your trust and confidence. We understand that our customers furnish sensitive information to us in the course of daily business, and we are committed to treating such information responsibly. We will take all necessary steps to safeguard the personal financial information that has been entrusted to us by our customers.

When used in the privacy notice, “we”, “our” and “us” refer to Aliant Bank and First Montgomery Insurance. The following describes our privacy practices for our customers. The terms “you”, “your” and “them” refer to the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a:
  - Deposit Account
  - Loan Account
  - Safe Deposit Box
  - Self-directed Individual Retirement Account
  - Financial, investment, or economic advisory services
  - Mortgage Brokerage Services

When used in the Aliant Bank Privacy Notice, the following definitions apply:

**Affiliate**-a company that we control, a company that we are controlled by, or a company controlled by the same company that controls us.

**Nonaffiliated third party**- a company that is not our affiliate or a person we do not employ.

**Nonpublic personal information**-information we collect from you that is not publicly available in connection with providing a financial product or service. Nonpublic personal information does not include information from public sources such as government records or telephone directories. We may use the term “information” to mean nonpublic personal information as defined here.

**Opt out**-a choice you can make to not share certain information.

### INFORMATION WE COLLECT

The information we collect from you is what we believe is necessary to conduct business, comply with laws and regulations, and understand your financial needs so that we can provide you with excellent quality products and services.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others

- Information we receive from a consumer reporting agency
- Information we receive through our website and online services
- Information we receive through our Customer Identification Program

## **PROTECTING INFORMATION ABOUT YOU**

The information we collect from you is restricted to the employees who need to know the information to provide products and services to you. We stress to our employees the importance of confidentiality and customer privacy through operating procedures and training programs. We maintain physical, electronic, and procedural safeguards to protect this information.

## **PROTECTING INFORMATION ABOUT FORMER CUSTOMERS**

The collection, use and disclosure of information about former customers are the same as it is for our current customers.

## **INFORMATION WE SHARE WITH AFFILIATES**

We may share the information described above with our affiliates. We may share information with affiliates providing financial related services such as:

- securities broker-dealers,
- insurance companies and
- finance companies.

The information shared with affiliates allows us to evaluate your total relationship helping us better meet your financial needs. We limit our affiliates' use of information shared to direct mail and telephone solicitations.

Federal law allows us disclose to our affiliates information about your transactions and experience with us. You do not have the right to opt out of the disclosure of this information.

You may direct us not to share or "opt out" of our sharing of other information that is collected or used to determine your eligibility for products or services, such as information shown on credit reports and income and asset information from applications or other forms.

## **INFORMATION WE SHARE WITH MARKETING SERVICES**

In order to provide you with information about existing and new products or services that may be beneficial to you, we may disclose the following information about you to companies that perform marketing services on our behalf:

- Information we receive from you on applications or other forms, such as:
  - Name
  - Address
- Information about your transactions with us, such as:

- Types of accounts
- Parties on the account
- Appraisal amounts
- Date of loans

The marketing companies act on our behalf and are contractually obligated to keep the information we provide to them confidential and to use the information only for the purposes authorized or permitted by law.

The outside marketing services we may disclose information to are limited to direct mail and telephone marketers. We limit the use of the information disclosed to them to direct mail and telephone solicitations.

### **INFORMATION WE SHARE WITH OTHER PARTIES**

We do not disclose any nonpublic information about our customers except as disclosed in this notice and as permitted by law.

### **INTERNET PRIVACY**

You can visit our website to read product information and view pages without telling us any of your personal information. To track the activity on our site, we do collect identifying information about the visitors to our site. The information we normally collect is:

- The name of your internet service provider
- The website that referred you to us (if any)
- The date and time the pages were accessed
- The page or pages you requested

This information allows us to determine how many people access our site and determine the features and pages of our site viewers find most beneficial.

At your option, you may elect to complete one of our feedback forms, send us your e-mail address, enroll for Online Banking or Internet Bill Pay. By doing these things, you are transmitting the information that appears to you in the form or message. Sending this information is at your option and cannot be collected unless you send it to us. The information is not released or sold to any other organization and is only used to personally contact you or fulfill your request. The personal information you provide when completing one of our application or feedback forms is encrypted or scrambled by your browser before it is transmitted to our website. The encryption prevents anyone from accessing and reading your personal information. The encryption only takes place when you send one of our site's forms from your web browser. It does not take place if you send us email.

Our website is not targeted or marketed to children.

## **YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION**

Federal law allows us to disclose information about our transactions and experiences with you to our affiliates. You do not have the right to opt out of the disclosure of this type of information. However, we may disclose other information to our affiliates beyond our transactions and experiences with you, unless you direct us to not disclose this other information. Your decision to block the disclosure of your information will apply to all the products and services you receive from us. If products or services are jointly owned, an opt out instruction by any owner will be effective for all owners in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by using any of the following methods:

- Check the appropriate box on the Opt Out Notice that you received with this notice and return it to us at this address:  
Aliant Bank  
Opt-out Notification  
P.O. Box 1237  
Alexander City, AL 35011-1237
- Call this toll free number: 1-866-888-8330 during the hours of 8:00AM to 5:00PM Central Time Monday through Friday
- Come in any Aliant Bank Office

## YOUR RIGHT TO CHOOSE

In this notice, we have explained our policy regarding the disclosure of your information. We have explained the kinds of information that we may disclose to our affiliates and the kinds of affiliates with whom we may disclose information. If you prefer that we not disclose personal information about you to our affiliates, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those permitted by law.)

Your decision to block the disclosure of your information will apply to all the products and services you receive from us. If products or services are jointly owned, an opt out instruction by any owner will be effective for all owners in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by using any of the following methods:

- Check the appropriate box on the Opt Out Notice below and return it to us at this address:  
Aliant Bank  
Opt-out Notification  
P.O. Box 1237  
Alexander City, AL 35011-1237  
 Do not share my information, other than information relating to your transactions and experiences with me, with your affiliates.
- Call this toll free number: 1-866-888-8330 during the hours of 8:00AM to 5:00PM Central Time Monday through Friday
- Come in any Aliant Bank Office

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name(s)

\_\_\_\_\_  
Last 4 Digits of Social Security Number

\_\_\_\_\_  
Street Address Apt #

\_\_\_\_\_  
City, State, ZIP