

**FACTS****WHAT DOES BANK OF TENNESSEE 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?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and credit history
- Credit scores and account transactions

**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 BANK OF TENNESSEE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BANK OF TENNESSEE share?	Can you limit this sharing?
<b>For our everyday 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call toll-free (866)378-9500
- Visit us online: [www.bankoftennessee.com/limitsharing](http://www.bankoftennessee.com/limitsharing)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* 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.

**Questions?**

Call toll-free (866)378-9500 or go to [www.bankoftennessee.com](http://www.bankoftennessee.com)

## Who we are

### Who is providing this notice?

Bank of Tennessee including its Carter County Bank and Mountain Community Bank divisions

## What we do

### How does BANK OF TENNESSEE protect my personal information?

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.

### How does BANK OF TENNESSEE collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your credit or debit card
- give us your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- *BANK OF TENNESSEE does not share with our affiliates.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- *Nonaffiliates we share with can include investment service companies*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- *Our joint marketing partner(s) include Credit Card companies*