

# FACTS

## WHAT DOES RIVER BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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> <ul style="list-style-type: none"> <li>• <b>Social Security Number and income</b></li> <li>▪ <b>Account balances and payment history</b></li> <li>▪ <b>Credit history and credit scores</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 River Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does River Bank & Trust 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> Information about your transactions and experiences	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 334-290-1012 --our menu will prompt you through your choice(s) or</li> <li>▪ Visit us online: <a href="http://www.riverbankandtrust.com/privacy-policy">www.riverbankandtrust.com/privacy-policy</a></li> </ul> <p><b>Please note:</b>                      If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 334-290-1012 or go to <a href="http://www.riverbankandtrust.com">www.riverbankandtrust.com</a>
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Who we are	
Who is providing this notice?	River Bank & Trust
What we do	
How does River Bank & Trust 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 River Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Make deposits or withdrawals from your account or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include a financial company, River Financial Services, Inc., an investment advisor.</i></p> <ul style="list-style-type: none"> <li>▪</li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>River Bank &amp; Trust does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include financial companies such as credit card service providers and merchant service providers.</i></li> </ul>