

## **FACTS**

## WHAT DOES SIGNATURE BANK OF ARKANSAS 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
- account balances
- credit history

- income
- account transactions
- credit scores

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 Signature Bank of Arkansas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Signature Bank of Arkansas share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

**Questions?** 

Call 877-888-8550 or go to any Signature Bank of Arkansas or Bank of Brinkley location.

## Page 2

Who we are		
Who is providing this notice?	Signature Bank of Arkansas	
What we do		
How does Signature Bank of Arkansas 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 Signature Bank of Arkansas collect my personal information?	We collect your information, for example, when you  open an account pay your bills apply for a loan or credit card use your credit or debit card 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 non affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Signature Bank does not have affiliated companies related by common ownership or control.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Signature Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Signature Bank does not engage in joint marketing.

## **Other Important Information**

All nonaffiliated companies that act on our behalf and receive customer information from us are contractually obligated to keep the information we provide to them confidential, and to use the customer information we share only to provide the service we ask them to perform.