

# INFORMATION ABOUT YOUR PRIVACY

201 N. THIRD STREET  
BARDSTOWN, KY 40004  
PHONE: (502) 348-3911

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

At Town & Country Bank and Trust Company, we believe that your trust is the foundation of our relationship. That is why we work diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intentions of selling personal information about our customers to third-party businesses. We are proud to make that commitment to you. Our policy explains how we use and protect the information about our customers.

### This is our privacy notice for our customers.

When used in this Privacy Statement the words "we" "our" and "us" refer to Town & Country Bank and Trust Company, the terms "you" and "your" refer to our customers and former customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
- Deposit account
- Loan account
- Credit and/or Debit card
- Safe deposit box
- Retail installment contract we hold and service
- An account where the bank acts as custodian or trustee, such as a self-directed IRA (Individual Retirement Account)
- Home mortgage loan

For purposes of this statement, the following definitions apply:

**Nonpublic personal information** means information about you that we collect in connection with a financial product or service provided to you. Nonpublic personal information does not include information from public sources, such as telephone directories or governmental records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

**Affiliate** is a company we own or control, a company that owns or controls us, or a company controlled by the same company that owns or controls us.

**Nonaffiliated third party** is a person we do not employ or a company that is not affiliated with us, also known as a nonaffiliated third party, or simply, an "other party".

## CATEGORIES OF INFORMATION WE COLLECT

We will tell you the sources of the information we collect about you:

- Information we receive from you on applications for the bank's products or services, or other forms
- Information we receive from processing your accounts with us and the transactions in those accounts, as well as information that we receive from providing services to you
- Information we receive from third parties such as a consumer reporting agency and credit bureaus

## WHAT INFORMATION WE DISCLOSE

We do not disclose nonpublic personal information about you to nonaffiliated third parties unless as permitted by law, such as responding to subpoenas and providing information to consumer reporting agencies, i. e. credit bureaus.

## CONFIDENTIALITY and SECURITY

We will tell you what measures we take to secure the information we collect about you:

We are committed to the security and safeguard of customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

## NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Town & Country Bank & Trust 201 North Third Street Bardstown, KY 40004

Member  
**FDIC**

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