

FACTS

WHAT DOES THE EVANGELINE BANK & TRUST COMPANY 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 **income**
- **employment information** and **payment history**
- **credit history** and **account transactions**

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **The Evangeline Bank & Trust Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Evangeline Bank & Trust Company 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call **337-363-5541** or go to www.therealbank.com

Who we are

Who is providing this notice?

The Evangeline Bank & Trust Company
497 West Main Street, Ville Platte, LA 70586

What we do

How does **The Evangeline Bank & Trust Company** 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.

We restrict access to employees or third parties who need to know that information to provide products or services to you. It is mandatory that all Board Members, Officers and Employees understand and abide by the confidentiality guidelines which they sign. Employees are instructed regarding the compelling need to maintain privacy and the consequences for failing to do so upon hire.

Additionally training provided annually, Breach of the agreement will result in appropriate disciplinary action, including possible termination. Third parties providing products or services which you have requested through our bank are required to provide assurance that your information will not be sold or revealed to anyone except to provide the service.

How does **The Evangeline Bank & Trust Company** collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- use your credit or debit card or apply for a loan
- make deposits or withdrawals from your account

We also collect your information from [Credit Bureau Reporting Agency](#)

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.

- [The Evangeline Bank & Trust Company has no affiliates](#)

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- [The Evangeline Bank & Trust Company does not share with non-affiliates so they can market to you](#)

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- [The Evangeline Bank & Trust Company does not jointly market](#)

Other important information

§9931. Exceptions to Notice and Opt Out Requirements for Disclosure of Nonpublic Personal Financial Information for Processing and Servicing Transactions:

[...does not apply if the licensee discloses nonpublic personal information as necessary to effect, administer or enforce a transaction that a consumer requests or authorizes, or in connecting with: servicing or process an insurance product or service that the consumer requests or authorizes; maintaining or servicing the consumer's account with the licensee, or with another entity as part of a private label credit card program or other extension of credit on behalf of such entity; a proposed or actual securitization, secondary market sale (including sales of servicing rights) or similar transaction related to a transaction of the consumer or reinsurance or stop loss or excess loss insurance.]

