

Online Banking Policy

Security Bank of Crawford

Crawford, Texas

Privacy Policy

Consumer Privacy and Information Principles

Mission Statement

Our mission at Security Bank of Crawford is to meet the privacy expectations of our customers. As financial service professionals entrusted with sensitive financial information, we recognize the customer's rights to privacy and remain committed to treating customer's information responsibly.

For assistance, please review our Online Access Agreement.

Overview

Evolving technology and new market practices have increased the amount of customer information collected and shared in today's marketplace. Consumers want to know that their information is secure. We at Security Bank of Crawford pledge to serve our customers efficiently and conveniently as possible while maintaining the security our customers deserve. As technology evolves, we will continue to look for better ways to gather and use information in order to offer financial products and services, which will meet your financial needs, and to protect and safeguard information about you and your accounts.

Policy

It is the policy of Security Bank of Crawford to collect, retain, and use information about its customers only when the customer has requested a service we provide and we reasonably believe the information will assist in our business decisions to provide those services requested. It is further the policy of Security Bank of Crawford to not disclose any nonpublic information we may collect and retain about our customers to any nonaffiliated third party except under certain conditions. The exceptions being;

- The customer authorizes it
- The information is provided to help complete a transaction initiated by the customer
- The information is provided to a reputable credit bureau or similar information reporting agency
- The disclosure is lawfully permitted or required

Information Collected

In the course of doing business, we collect and use various types of information, such as information available from public records, credit reports, as well as information you provide to us, including personal information such as your financial status, employment history, marital status, age, and other personal information. We also have information about your accounts, loans, and other banking information. We use this information to service your accounts. We limit the use and collection of information about our customers to that which is necessary to administer our business and provide superior service.

Records Security

We maintain security standards and procedures to help prevent unauthorized access to confidential information about you. Our employees are informed of their responsibility to protect confidential customer information and are bound by this Privacy Policy. We limit employee access to confidential customer information to those employees

Accuracy

We strive to ensure that the information concerning our customers is accurate, current and complete. Customers are protected by the Fair Credit Reporting Act, which in certain circumstances, required us to notify consumers whenever consumer reports from third parties have been used.

If you ever find that your account information is incomplete, inaccurate or not current, please call us at 254-486-0003 or write to us at:

P. O. Box 90
Crawford, Texas 76638

We will correct any erroneous information as quickly as possible.

Sharing Consumer Information

We do not share specific information about your account or other personally identifiable data to parties outside our bank for their independent use, unless:

- You request or authorize it
- The information is provided to help complete a transaction initiated by you
- The information is provided to a reputable credit bureau or similar information reporting agency
- The disclosure otherwise is lawfully permitted or required

We do not provide account information to companies for the purpose of independent telemarketing or direct mail marketing. We are permitted to share information within the Security Bank of Crawford organization

With Outsource, Third Party Participants and Third Party Vendors

Sometimes, specific customer information has to be shared with companies we hire to provide operational support, companies that participate with us in supplying products and services to customers. We may occasionally share information with companies that work for us, such as check-printing and data processing companies. These companies act on our behalf and are obligated to keep the information that we provide to them confidential. These companies are not permitted to use our customer information for purposes other than the provision of the service intended.

With Consumer Reporting Agencies

We may exchange information about our customers with reputable credit bureaus for the purpose of maintaining accurate account information in your credit file.

With the Government

The Bank Secrecy Act, Internal Revenue Code, Right to Financial Privacy Act, the Welfare Reform Act and various other laws and regulations require us to provide certain customer information to the government agencies. We will only disclose customer information to the government or others when we are required to do so by such laws, regulations or by court order. State and Federal laws impose certain mandatory disclosures of customer information by financial institutions. We must comply with laws that require mandatory production disclosure.

With Third Party Litigants

If you are involved in a legal proceeding, both federal and state laws provide parties to the litigation the right to compile the production of records and information from banks and other third-party record keepers in certain situations. We will only disclose customer information to third party litigants when we are required to do so by lawful judicial process or by court order.

Internet/Online Privacy Guidelines

Customers may have privacy concerns regarding Security Bank of Crawford's Services on the Internet. In particular, customers might be anxious to ensure that their information is secure. Security Bank of Crawford is equally concerned about customers' privacy in the Internet world and is committed to its protection. For the security measures Security Bank of Crawford applies, please refer to the PRIVACY AND SECURITY section under Personal Banking. Our Privacy Policy applies to anything consumer customers might do at our Website.

Protecting Information Online

Whether you are a customer or just visiting us Online, we safeguard the information you provide to us at <https://www.secbank.net>

How We Handle E-Mail

We preserve the content of your e-mail, your e-mail address so we can handle any follow-up questions. We also do this to meet legal and regulatory requirements.

Your e-mails to us should be sent to Security Bank of Crawford: customerservice@secbank.net

E-Mail correspondence sent over the Internet may not be secure. Since our response to you is not secure, we will not include confidential account information. You may contact us by phone, mail, or by visiting our bank location.

Protecting Your Privacy Online

Whenever we ask for personal information on our Website, we use Secure Socket Layer (SSL Technology) for transferring data. This technology encrypts or scrambles your account information so it's virtually impossible for anyone other than Security Bank of Crawford to read it.

When Information is Collected and not Collected

Some areas of our Website require information, such as your e-mail address or your account, to enable you to perform certain tasks (for example, review your accounts or correspond with us). In these cases, we collect your information, if necessary, to interact with you. If you do not interact with us, you may browse our Website anonymously, and personal information such as your e-mail address is not collected.

Protecting Our Children

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

Count on our Commitment to your Privacy

You can count on us to keep you informed about how we protect your privacy and restrict the sharing of information you provide to us.

Links to Other Sites

Our Website has links to other sites. In a few cases we link to private organizations, with their permission. Once you link to another site, you are subject to the privacy policy of the new site.

Please note that since we cannot control information on other Internet sites, we are not responsible for the content of sites linked from <https://www.secbank.net>.