



MAIN OFFICE
 7663 Hwy 51 South
 P.O. Box 59 • Brighton, Tennessee 38011
 Brighton Ph: (901) 476-5353

FACTS

WHAT DOES BRIGHTON BANK 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
- account balances and transaction history
- credit history and payment history

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 Brighton Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BRIGHTON BANK 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	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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

MORE FACTS

WHAT ELSE DOES BRIGHTON BANK DO WITH YOUR PERSONAL INFORMATION?

WHAT WE DO ...

How does Brighton Bank 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 maintain policies that require restrictions on access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

How does Brighton Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or show your driver's license
- use your debit or credit 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

DEFINITIONS ...

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• At this time we have no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Brighton Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<ul style="list-style-type: none">• At this time we have no joint marketing partners.

QUESTIONS ...

Contact us at our main office:
(901) 476-5353 or your local
Brighton Bank branch or go to
www.brightonbancorp.com



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