

Notice of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean Incommons Bank.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of 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
- Safe deposit box
- Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “Information” to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”

The Information We Collect

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

The Confidentiality, Security, and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

Information about Former Customers

We do not disclose information about former customers, except as permitted by law.

Children’s Online Privacy

Our web site is not structured to attract children under the age of 13. Parental consent is required for children under 13 to provide personally identifiable information via our web site.

Our Web Site

Visitors to this bank Web site remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP Address (A numeric address given to servers connected to the Internet)
- Web browser used
- City, State and Country

The bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

For more information or questions regarding this policy, contact the bank at:

Incommons Bank
301 E Commerce St
PO Box 510
Mexia TX 76667
(254) 562-3821
email: webmaster@incommonsbank.com

Cookies

We may use "cookies" on some of our Web site for the purpose of serving you better when you return to that site. A cookie is a small element of data that a Web site can send to your browser, which may then be stored on your system. Data collection from cookies helps us determine how many people visit certain pages, ultimately enabling us to improve our site design and content. If you prefer, your Web browser can be set to provide you a notice before you accept a cookie.

Third-Party Web Sites

Incommons Bank Web sites may contain links to third-party sites that you may find useful. These third-party sites may have their own privacy policies. You should review the privacy policy of any Web site before you provide personal or confidential information.