

**SUMMIT BANK
P.O. BOX 190
MALVERN, AR 72104
Phone (501) 467-3111**

IMPORTANT INFORMATION REGARDING YOUR PRIVACY

PRIVACY POLICY

Summit Bank recognizes and respects the personal privacy of our customers. Therefore, we want you to know about the policies and procedures that we have developed to protect the confidentiality of “nonpublic personal information” about consumers who are “customers” of Summit Bank. “Nonpublic personal information” means information we collect in connection with providing a financial product or service to you for personal, family, or household purposes. “Customers” are all of our consumer customers who have a continuing relationship with us. This Privacy Policy will continue to cover information we may collect about you during the course of our relationship as well as after the relationship has ended.

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, or in other ways when you visit us in person, by phone, through the mail or our website, such as your name, address, social security number, assets and income;
- Information about your transactions with us, or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

INFORMATION WE MAY DISCLOSE TO OTHERS

We do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law. The following are those with whom we are permitted by law to share your non-public personal information:

- **Service Providers:** In order to conduct routine business, Summit Bank may share nonpublic information about our customers to third parties who perform services for us and on our behalf that are relative to processing and servicing your account(s) with us.
- **Joint Marketing:** Information provided to companies to perform marketing services for: a) our own products or services and/or b) financial products or services between us and other financial institutions with whom we have joint marketing agreements.
- **Others:** We may share non-public information about you to those other than listed above as required or permitted by law. For example this may include (but not all-inclusive): Disclosures pursuant to your consent or authorization; To process or service those transactions you authorized or requested; To protect against fraud; To protect the confidentiality or security of your records; To consumer reporting agencies; To examiners and auditors; To comply with any legal or regulatory requirements imposed on us.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. Our employees are educated about the importance of confidentiality and customer privacy. If necessary, we take appropriate disciplinary steps to enforce employee privacy responsibilities.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.