

At HNB National Bank we consider the opportunity to meet your financial needs a privilege; one that comes with great responsibility. An integral component of serving your financial needs is to protect your sensitive and confidential information. We have adopted this privacy policy to help ensure we maintain the confidentiality of the information you have shared with us.

Recognition of Our Customers - Expectation of Privacy

At HNB National Bank, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. We will maintain standards to ensure that your information is private and secure at all times.

Information Management Practices

We will retain and use information about individual customers only when we reasonably believe it to be necessary, and allowed by law, to administer our business and to provide products, services and other opportunities to our customers. We will collect and retain information about you only for specific business purposes - and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

Maintenance of Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. If you believe that our records contain inaccurate or incomplete information, please notify us. HNB National Bank will respond to correcting inaccurate information in a timely manner and within the guidelines of any banking regulations.

Limitations on Employee Access to Information

At HNB National Bank, employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on this Privacy Policy.

Protection of Information and Established Security Procedures

We are committed to the security of your financial and personal information. We maintain security standards and procedures to help prevent unauthorized access to confidential information about you. We update and test our technology to improve the protection of our information about you and to assure the integrity of your information.

Restrictions on the Disclosure of Account Information Outside our Affiliated Banks and Companies

We do not reveal specific information about your accounts or other personally identifiable data to parties outside our affiliated banks and companies for their independent use unless: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a reputable credit bureau or similar information reporting agency; or 4) the disclosure otherwise is lawfully permitted or required. We do not provide account or personal information to non-HNB National Bank companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

Maintaining Customer Privacy in Business Relationships With Third Parties

Sometimes it is necessary to provide personally identifiable information about you to a party outside our affiliated banks and companies, such as providing support or services for one or more of our products. We will require that the third party adhere to privacy principles similar to those to which HNB National Bank adheres for keeping this information confidential.

Providing Privacy Information to Customers and Responding to Inquiries

At HNB National Bank, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how HNB National Bank protects your confidential information, please contact us at 573-221-0050.

Our Privacy Policy applies to all individuals, and we reserve the right to change this policy, along with related provisions at any time.