

FACTS

WHAT DOES Hendricks County Bank and Trust Company 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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> + Social Security number and Account balances + Payment history and Credit history + Account transactions and Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 Hendricks County Bank and Trust Company chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Hendricks County Bank and Trust Company Share?	Can you Limit the 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 - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	Yes	No - Does not provide an Opt-Out
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No - We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?	Call 317-852-2268 or go to www.hendrickscountybank.com
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Who are we	
Who is providing this notice?	Hendricks County Bank and Trust Company

What We Do	
How does Hendricks County Bank and Trust Company 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 also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Hendricks County Bank and Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or • Pay your bills or • Apply for a loan or • Make deposits or withdrawals from your account or • Provide your mortgage information or 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 <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Hendricks County Bank and Trust Company has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Hendricks County Bank and Trust Company does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Hendricks County Bank and Trust Company does not jointly market.