

ACCURACY OF YOUR INFORMATION

Our goal is to keep your information accurate and current. You may request access to and correction of your information by writing us at our address at the end of this notice.

FORMER CUSTOMERS

If you no longer have products or services with us, we will not disclose your information to other organizations, other than as permitted or required by law. We may continue to share information about you within M&P Insurance and Investment Services and its subsidiaries.

This Privacy Notice describes our company's privacy policy and practices in accordance with the Gramm-Leach-Bliley Act, and with various state-specific privacy/financial information laws and regulations.



P.O. Box 99
105 Laurel St.
Newport, Arkansas 72112
www.mandpii.com

A Division of
M&P Community Bancshares, Inc.
Merchants and Planters Bank
M&P Insurance and Investment Services

M&P Insurance and Investment Services
105 Laurel St.
P.O. Box 99
Newport, AR 72112



PRIVACY NOTICE

M&P Insurance and
Investment Services

105 Laurel St.
Newport, Arkansas 72112
(870) 523-6771
www.mandpii.com

A Division of
M&P Community Bancshares, Inc.
Newport, Arkansas

Protecting the privacy of information about you is a responsibility we take very seriously. We understand your information is personal, and it is important to you that we keep it confidential. Because of this, we have established policies and procedures to protect the confidential nature of your information.

This notice describes the privacy policy of M&P Insurance and Investment Services. It explains the types of information about you that we collect and disclose, with whom that information may be shared and how we protect the confidentiality of your information.

Be assured that in keeping with our heritage, we are committed to the continued respect of your privacy.

SECURITY OF INFORMATION

We have strict standards of security to safeguard the confidentiality of your information. In fact, the physical, electronic and procedural safeguards that are in place to protect your information often exceed regulatory requirements. The technology we use to protect your information is reviewed frequently, and we improve the process as needed.

Information about you is available to authorized employees and field staff. Their access to your information is limited to only the information they need to provide products, services and benefits to you. We train them to respect and guard the confidentiality of your information, and we clearly articulate our expectations in our Personnel Manual. Those who are granted access to your information are held accountable to follow established standards, policies and laws.

INFORMATION COLLECTED

The reason we collect information is to create and foster relationships. Having accurate information about you permits us to provide better customer service, increase the efficiency of our operations and comply with legal and regulatory requirements. The information we collect about you varies according to the products, services or benefits you request and may include:

- ✓ Information we receive from you on applications or other forms, such as name, address, Social Security number, birthdate, assets and income.
- ✓ Information we receive from consumer reporting agencies, such as credit history.
- ✓ Information about your transactions and experience with us, such as products or services purchased, claim information, account balance and payment history.
- ✓ Information from other outside sources that relates to their relationship with you or that verifies representations made by you, depending upon the types of coverage we provide for you. This may include your employment history, other insurance coverage and medical records.
- ✓ Other general information, such as demographic information.

INFORMATION-SHARING

PRACTICES OF M&P INSURANCE AND INVESTMENT SERVICES

As a division of M&P Community Bancshares, Inc., M&P Insurance and Investment Services may share financial information with its subsidiaries:

Merchants and Planters Bank M&P Insurance and Investment Services

- Sharing your information enables us to:
- Provide you with better customer service and account maintenance.
 - Help you to make decisions about your products, services and benefits by considering your entire relationship with us.
 - Inform you of products, services and benefits that may be of interest to you.
 - However, we do not share personally identifiable **medical** information, for any reason, except to determine your insurability, to administer your claim, or to which you consent.

SHARING INFORMATION OUTSIDE M&P INSURANCE AND INVESTMENT SERVICES

We may make disclosures to other organizations as permitted or required by law. For example, we are permitted to share information about you to help us underwrite insurance, process transactions and administer claims that you request or authorize. We also are permitted to share our information with organizations that perform services for us or on our behalf such as reinsurance, printing and mailing. In addition, we are required to disclose such information about you in certain instances, such as to detect fraud or to comply with an inquiry by a government agency or regulator.

