	1		Rev 11/2024
FACTS	WHAT DOES CARTER BAN WITH YOUR PERSONAL INF		
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.		
What?	<ul> <li>What?</li> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul> <li>Social Security number and account balances</li> <li>overdraft history and mortgage rates and payments</li> <li>credit history and wire transfer instructions</li> </ul> </li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>		
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 <b>Carter Bank &amp; Trust</b> chooses to share; and whether you can limit this sharing.		
Reasons we can s	hare your personal information	Does Carter Bank & Trust share?	Can you limit this sharing?
For our everyday such as to process your account(s), res	share your personal information business purposes— your transactions, maintain spond to court orders and legal sport to credit bureaus		Can you limit this sharing?
For our everyday such as to process your account(s), res investigations, or re For our marketing	business purposes— your transactions, maintain spond to court orders and legal eport to credit bureaus	share?	
For our everyday such as to process your account(s), res investigations, or re For our marketing to offer our product	business purposes— your transactions, maintain spond to court orders and legal port to credit bureaus purposes—	share? Yes	No
For our everyday such as to process your account(s), res investigations, or re For our marketing to offer our product For joint marketing For our affiliates'	business purposes— your transactions, maintain spond to court orders and legal eport to credit bureaus purposes— s and services to you	share? Yes Yes	No
For our everyday is such as to process your account(s), residues investigations, or residues to offer our marketing to offer our product. For joint marketing information about your affiliates' of the formation about your affiliates' of the format	business purposes— your transactions, maintain spond to court orders and legal port to credit bureaus purposes— s and services to you g with other financial companies everyday business purposes—	share? Yes Yes Yes	No No

Questions? Call 833-275-2228 or go to www.carterbank.com

Carter Bank & Trust
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.
<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or make a wire transfer</li> <li>use your credit or debit card</li> <li>show your government-issued ID</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>
State laws and individual companies may give you additional rights to limit sharing.
Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul> <li>Carter Bank &amp; Trust has no affiliates</li> </ul>
<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>Carter Bank &amp; Trust does not share with nonaffiliates so they can market to you.</li> </ul>
<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li><i>Carter Bank &amp; Trust's joint marketing partners include insurance companies</i></li> </ul>

Other important information