

Privacy Disclosure Notice



THE MORRIS COUNTY NATIONAL BANK

P.O. Box 220 • Naples, TX 75568 • 903-897-5668



CASS COUNTY BANK

A BRANCH OF THE MORRIS COUNTY NATIONAL BANK
P.O. Box 1040 • Queen City, TX 75572
903-799-6700

FACTS	WHAT DOES THE MORRIS COUNTY NATIONAL BANK AND CASS COUNTY BANK 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.
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 and Payment History and • Credit History and Credit Scores • Account Transactions and Employment Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 The Morris County National Bank and Cass County Bank choose to share; and whether you can limit this sharing.

	Does The MCNB and CCB share?	Can you limit this 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
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call 903-897-5668 or go to http://www.morriscountybank.com or 903-799-6700 or go to http://www.casscountybk.com
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Who We Are	
Who is providing this notice?	The Morris County National Bank and Cass County Bank
What We Do	
How does The Morris County National Bank and Cass County Bank 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.



<p>How does The Morris County National Bank and Cass County Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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>
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>The Morris County National Bank and Cass County Bank have no affiliates.</i>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, brokerage companies, direct marketing companies, check processing companies and courts of law.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or <i>services to you.</i></p> <ul style="list-style-type: none"> • <i>The Morris County National Bank and Cass County Bank have no joint marketing agreements.</i>