



Paragon Bank

Privacy Policy Notice

A Paragon is a model of excellence or perfection, and as such, we at Paragon Bank are raising expectations regarding our commitment to customer service. Your relationship with us is paramount and we promise to safeguard the information you share with us. This policy covers Customer Information, which means personally identifiable information about a consumer or a customer’s current or former relationship with Paragon Bank.

FACTS **What does Paragon 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ➤ Social Security number and income ➤ Account balance and payment history ➤ Credit history and credit scores ➤ Address and Phone Number
How?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Paragon Bank (PB) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Paragon Bank 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	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call 901.273.2900 or 866.504.5556
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What do we do?

How does Paragon 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.
How does Paragon Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ➤ Open an account or apply for a loan ➤ Give us your contact information or provide account information ➤ Make deposits or withdrawals from your account <p>We also collect your personal information from credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ➤ Sharing to affiliates' everyday business purposes—information about your creditworthiness ➤ Affiliates from using your information to market you ➤ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>➤ <i>Paragon Bank has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>➤ <i>Paragon Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>➤ <i>Our joint marketing partners include insurance companies, payroll company, investment advisors, and Independent Bankers Bank.</i></p>

Other Important Information

- *Paragon Bank will never share, trade, or otherwise sell your personal information such as phone numbers and SMS consent to third parties under any circumstances.*