

BPC Corporation
Privacy Policy

Our Commitment to You

BPC Corporation's employees understand how important it is to our customers that private customer information is kept confidential. We are committed to protecting and managing your information. Our reputation in this community is built on the trust we have had with our customers over the past 100 plus years. For this reason we are the Upper Cumberland's Local Choice.

About this Privacy Notice

This notice contains many important questions about customer information. The notice describes our privacy policies including how we collect, use and safeguard customer information. It also explains how you can direct us not to share certain types of information within our family of companies.

This notice applies to all of our current and former customers.

Information We Collect and Use

We collect the following types of information from our customers in order to service your accounts, save you time and money, better respond to your needs and manage our business and risks:

- Income, marital status, age, driver license and Social Security numbers and other information from applications and other forms you complete
- Loan payment history, account balances and other information about transactions you conduct with us, our affiliates, or others
- Credit scores or credit histories from credit reporting agencies and other information such as demographic information and insurance claims information we receive from third parties

As required by the USA Patriot Act, we also collect information and take actions necessary to verify your identity.

We call all of this information "Customer Information."

Protecting Customer Information

Our employees have limited access to Customer Information. Access is granted to employees in order to help you the customer manage your business with us. We maintain physical, electronic and procedural safeguards that comply with government regulations to guard Customer Information.

Sharing Information with Outside Companies

We do not sell Customer Information to outside companies to use for their own marketing purposes. Outside organizations that provide us services (such as printing or mailing) or help us provide you with products and services you request (such as clearing brokerage transactions or underwriting insurance applications) may receive Customer Information to help us provide you with these products and services. We may also provide Customer Information to companies that perform marketing services for us or to financial institutions with which we have joint marketing agreements. These companies help provide you with products and services and they are obligated to keep Customer Information confidential. We also share Customer Information with others when it is required or permitted by law, such as credit bureaus or to comply with subpoenas and summonses.

Sharing Information within the BPC Corporation Family of Companies

Sharing Customer Information among the financial service providers in our family of companies is the key to providing you access to products and services to meet all of your financial needs. We may share application or credit information about customers with our internal broker-dealers, insurance agents, mortgage company, or other affiliates because they offer products and services that could benefit you.

You Have Choices to Make About Sharing Your Information

If you do not want us to share application and credit information with another company within our family of companies, please call 931-525-2422. When you call, someone will be able to answer your questions about privacy,

and, if you choose, you may request we not share application or credit information within our family of companies. Please remember that if you ask that we not share Customer Information in this way, you may not receive information about our products or services that may interest you.

Please know that even if you do ask that we not share application or credit information about you with our affiliates, we are permitted by law to share transaction and experience information such as account balances and payment history within our family of companies.

If you have a joint account, we will treat a request not to share credit or application information by one account holder as applying only to that account holder unless the customer notifies us that he or she is acting on behalf of the other account holders. If your insurance policy names more than one person as the insured parties, we will treat a request not to share this type of information by one insured as applying only to that person unless he or she notifies us that he or she is acting on behalf of the other insured party.

Health Information

We may collect personal health information, like medical reports, for certain products or services that we offer. We do not share personal health information with anyone except as may be requested or required in connection with processing a product or service you have requested or as required or permitted by law.

Maintaining Correct Customer Information

We have procedures in place to maintain accurate Customer Information. If you believe our customer records contain incorrect information about you, call or write to us at the telephone number or address listed on your account statement.

Changes in Privacy Policy

We will provide you a privacy policy notice each year as long as you have a relationship with us. You may view the Privacy Policy Notice on our Web sites, www.bankofputnamcounty.com or www.cumberlandcountybank.com.

Identity Theft

If you're concerned that someone has unauthorized access to your personal information, please call us immediately at 931-525-2422 so we can take steps to help protect you. You should also report your concerns to:

- Your local law enforcement officials
- The Federal Trade Commission identity theft hotline
- The Social Security Administration fraud hotline
- Your credit card companies
- Credit Bureaus

Our Family of Companies or Affiliates

Our Privacy Policy applies to the following:

BPC Corporation
Bank of Putnam County
BPC Insurance Services, INC.
Bank of White County, an office of Bank of Putnam County
Bank of Overton County, an office of Bank of Putnam County
BPC Mortgage Services
BPC Investment Services
Cumberland County Bank
CCB Mortgage Services
CCB Investment Services