Rev. 02/2026

# FACTS

## WHAT DOES Planters Bank & Trust Company 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**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 Planters Bank & Trust Company chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Planters Bank & Trust 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 | Yes |
| **For our affiliates' everyday business purposes—** information about your transactions and experiences | Yes | No |
| **For our affiliates' everyday business purposes—** information about your creditworthiness | No | We don't share |
| **For our affiliates to market to you** | No | We don't share |
| **For nonaffiliates to market to you** | Yes | Yes |

**To limit our sharing**

- Call 1-844-770-9980, our menu will prompt you through your choice(s)
- Visit us online: www.planters-bank.com
- Mail the form below

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 1-844-770-9980 or go to www.planters-bank.com

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**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices(s) only to me.

Mark any/all you want to limit:

☐ Do not share my personal information for marketing purposes with nonaffiliates to market their products and services to me.

☐ Do not share my personal information with other financial institutions to jointly market to me.

| | |
|---|---|
| Name | |
| Address | |
| | |
| City, State, Zip | |
| Tax I.D. | |

**Mail To:**

Planters Bank Compliance Dept.
P.O. Box 31
Indianola, MS 38751

## Who we are

| | |
|---|---|
| **Who is providing this notice?** | Planters Bank & Trust Company |

## What we do

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|---|---|
| **How does Planters Bank & Trust 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 Planters Bank & Trust collect my personal information?** | We collect your personal information, for example, when you<br>■ Open an account or deposit money<br>■ Pay your bills or apply for a loan<br>■ Use you credit card or debit card<br>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account - unless you tell us otherwise. |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>*Our affiliates include non-financial companies, such as law firms, title companies and insurance companies.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfi nancial companies.<br>*Nonaffiliates we share with can include Credit Card providers.* |
| **Joint marketing** | A *formal agreement* b*etween nonaffiliated* f*inancial companies that together market* f*inancial products or services to you.*<br>■ *Our joint marketing partners include other financial service providers.* |

## Permissions Disclosure - Web Apps

Planters Bank & Trust Company web apps may request access to your smartphone features listed below. You can accept or deny the access request. All options below are optional and are not required for the basic functions of the app.

- Camera - Allows access to the device's camera for features such as Mobile Remote Deposit.
- Location - Allows access to your current location for features such as Maps, to outline your distance from Planters Bank locations, ATMs, etc.
- Access to External Storage - Allows access to files/media on the device for features such as Secure Message Attachments
- Contacts - Allows access to contacts on the device for features such as Person to Person Payments, and building Recipient Lists
- Audio - Allows access to the device's microphone for features such as Chat.