



Notice of Your Financial Privacy Rights

OUR PRIVACY COMMITMENT TO YOU

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

WE, OUR, AND US means, TRADERS NATIONAL BANK, TENNESSEE. This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers. All our consumer customers who have continuing relationships with us, such as: "Deposit account, "Loan account, "Safe deposit box, "Self-Directed individual Retirement Account where we act as custodian or trustee. We will tell you the sources of nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information. We first define some terms. NONPUBLIC PERSONAL INFORMATION means information about you that we collect in connection with providing a financial product or service to you. Non public personal information does not include information that is available from public sources, such as telephone directories or government records. An AFFILIATED is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control. A NONAFFILIATED THIRD PARTY is a company that is not an affiliate of ours.

THE CONFIDENTIALITY AND SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or service to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard you nonpublic personal information.

THE INFORMATION WE COLLECT

We collect non public personal information about your from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, or affiliates, or others
- Information we receive from a consumer reporting agency

NONPUBLIC PERSONAL INFORMATION WE DISCLOSE

We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone except to other nonaffiliated third parties as permitted by law.

Notify Us of Inaccurate Information We Report to Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Traders National Bank, 120 N. Jackson Street Tullahoma, TN 37388.

X

Applicant



Date

X

Applicant

Date

Insurance Disclosure for Credit Application

Applicant:

Lender:

IMPORTANT: DON NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ AND UNDERSTAND ITS CONTENT

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit your from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X

Applicant

Date

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

CERTIFICATION

To Traders Nation Bank (“Lender”):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from lender. In applying for the loan, applicant provided to lender various information about applicant and the request loan, such as the amount and source of any down payment, income information, and assets and liabilities. Applicant certifies that all the information is true and complete. Applicant made no misrepresentation to lender, nor did applicant omit any important information.
2. Applicant understands and agrees that lender may verify any information provided to lender concerning applicant’s application, including, but with limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a a Federal Crime punishable by fine or imprisonment, or both to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Traders National Bank (“Lender”). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant’s loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank; money market; and similar account balance; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Traders National Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:

X

Applicant

Date

X

Co-Applicant

Date