

**FACTS****WHAT DOES Bank of England  
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 Account balances
- Transaction history and Income
- Payment history and Credit history

**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 Bank of England chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of England share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	No
<b>For our marketing purposes —</b> to offer our products and services to you	YES	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**

Call 501-842-2555 or go to [www.bankofengland-ar.com](http://www.bankofengland-ar.com)

Who we are	
Who is providing this notice?	Bank of England
What we do	
How does Bank of England 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. We restrict access to non-public personal information about you to employees who need it in the course of doing business with you.
How does Bank of England collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Apply for a loan or</li> <li>▪ Provide account information or</li> <li>▪ Give us your income information or</li> <li>▪ Use your credit or debit card or</li> <li>▪ Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> 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?	
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>We do not share personal information with affiliated third parties, Bank of England</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>We do not share personal information with nonaffiliated third parties, Bank of England</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>We do not engage in joint marketing, Bank of England</i></li> </ul>
Other important information	