

FACTS	WHAT DOES BEST FINANCIAL SERVICES, INC. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number and Transaction History ■ Account Balances and Payment History ■ Credit History and Overdraft History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 customer's personal information; the reasons Best Financial Services Inc. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Best Financial Services Inc. share?
	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
	For our marketing purposes— to offer our products and services to you	No
	For joint marketing with other financial companies	We Don't Share
	For our affiliates' everyday business purposes— information about your transactions and experiences	We Don't Share
	For our affiliates' everyday business purposes— information about your creditworthiness	We Don't Share
	For nonaffiliates to market to you	We Don't Share
Questions?	Call (270) 789-3223 or go to www.bestfinancialky.com	

What we do

How does Best Financial Services, Inc. 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 nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

How does Best Financial Services, Inc. collect my personal information?

We collect your personal information from the following sources

- Loan applications or other forms
- Your transactions with us
- Consumer reporting agencies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Best Financial Services, Inc. has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Best Financial Services, Inc. does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Best Financial Services, Inc. doesn't jointly market.*
