Online Privacy Policy

Our Commitment to Privacy

Wellworth Bank is committed to protecting the privacy and security of customer information. This Online Privacy Policy explains how information may be collected, used, disclosed, and protected when customers interact with Wellworth Bank through our website, online services, mobile applications, customer service channels, and SMS/text messaging services.

This policy supplements, and does not replace, any privacy disclosures provided pursuant to applicable federal and state law.

Information We Collect

Wellworth Bank may collect information customers voluntarily provide, including:

- Name
- Address
- Telephone number
- Mobile phone number
- Email address
- Account information
- Loan information
- Transaction information
- Customer service communications
- Online and mobile banking information
- Information submitted through website forms

We may also collect technical information regarding website usage, including device type, browser type, IP address, and website activity information.

How We Use Information

Information collected by Wellworth Bank may be used to:

- Open and maintain accounts
- Process transactions
- Deliver banking products and services
- Process loan applications
- Service existing loans
- Authenticate customer identity
- Investigate potential fraud
- Provide customer support

- Respond to inquiries
- Deliver account-related notifications
- Send fraud prevention or security alerts
- Comply with legal and regulatory requirements

Information Sharing

Wellworth Bank does not sell customer information.

Information may be disclosed as permitted or required by law, including:

- Service providers supporting banking operations
- Payment processors and network providers
- Regulatory agencies
- Law enforcement agencies
- Fraud prevention and security partners
- Other parties necessary to complete customer-authorized transactions

Any disclosure of customer information is made in accordance with applicable legal and regulatory requirements.

SMS Privacy Disclosure

No mobile opt-in information, SMS consent, or phone numbers collected for SMS communications will be shared with third parties or affiliates for marketing purposes.

SMS consent information is used solely to facilitate customer-requested and authorized banking communications.

Mobile phone numbers obtained for SMS communications are not sold or provided to third parties for promotional or marketing activities.

Consumer Choices

Customers may contact Wellworth Bank to:

- Update contact information
- Change communication preferences
- Revoke SMS consent
- Request assistance regarding privacy practices

Questions regarding this Privacy Policy may be directed to Wellworth Bank using the contact information listed below.

SMS Messaging Terms & Conditions and TCPA Disclosure

Purpose

Wellworth Bank may use SMS/text messaging to communicate with customers regarding banking-related matters. These Terms & Conditions explain how SMS communications are used and describe customer rights under the Telephone Consumer Protection Act (TCPA), applicable FCC regulations, and industry messaging requirements.

Wellworth Bank does not use SMS/text messaging for advertising, promotional campaigns, or unsolicited telemarketing purposes.

Consent to Receive SMS Messages

By providing your mobile telephone number and requesting or authorizing SMS communications from Wellworth Bank, you consent to receive text messages related to your banking relationship.

By opting into SMS communications from Wellworth Bank, you agree to receive conversational, informational, account servicing, loan servicing, loan application status updates, fraud alerts, authentication messages, and customer support SMS messages.

Message frequency may vary. Message and data rates may apply. Reply STOP to opt out. Reply HELP for assistance.

Consent to receive SMS messages is not a condition of obtaining any product, service, loan, deposit account, or other banking relationship with Wellworth Bank.

Types of SMS Messages

SMS communications may include:

- Loan application updates
- Loan servicing communications
- Account servicing notifications
- Appointment reminders
- Fraud alerts
- Security notifications
- Multi-factor authentication messages
- Verification codes
- Customer support communications
- Other customer-requested transactional banking notifications

Sample Messages

Loan Status Update

Wellworth Bank: Your loan application status has been updated. Please contact your lender for additional information. Reply STOP to opt out.

Account Notification

Wellworth Bank: Your requested account update has been completed. Reply HELP for assistance or STOP to opt out.

Fraud Alert

Wellworth Bank Fraud Alert: We detected potentially unusual activity on your account. Please contact us at 866-666-2195. Reply STOP to opt out.

Verification Code

Wellworth Bank Verification Code: 123456. Do not share this code with anyone. Reply STOP to opt out.

Customer Support

Wellworth Bank: We received your request and will follow up shortly. Reply HELP for assistance or STOP to opt out.

Message Frequency

Message frequency may vary based upon:

- Customer requests
- Account activity
- Loan activity
- Customer service interactions
- Fraud monitoring events
- Security-related events

Message and Data Rates

Message and data rates may apply.

Charges are determined by your wireless carrier and service plan. Wellworth Bank is not responsible for SMS-related charges assessed by wireless providers.

Opt-In Instructions

You may opt-in to receive SMS messages from Wellworth Bank in the following ways:

- By submitting an online\in person form
- Verbally

Opt-Out Instructions

Customers may discontinue SMS communications at any time by replying:

STOP

Upon receipt of a STOP request:

- A confirmation message may be sent
- Future SMS communications will cease unless new consent is provided
- Certain legally required or security-related communications may continue as permitted by law

Opt-out requests will be honored promptly.

Help Instructions

For assistance regarding SMS communications, reply:

HELP

or contact:

Wellworth Bank
Phone: 866-666-2195
Website: www.wellworth.bank

Telephone Consumer Protection Act (TCPA) Disclosure

Wellworth Bank complies with applicable requirements of:

- Telephone Consumer Protection Act (TCPA)
- Federal Communications Commission (FCC) regulations
- The Campaign Registry (TCR)
- A2P 10DLC industry requirements
- Applicable federal and state consumer protection laws

Where required by law, customer consent is obtained before SMS messages are sent.

Customers may revoke consent at any time by replying STOP or by contacting Wellworth Bank directly.

Supported SMS Use Cases

Wellworth Bank SMS communications are limited to:

- Conversational communications
- Informational communications
- Customer support communications
- Fraud prevention alerts
- Authentication and verification communications
- Loan application status updates
- Loan servicing communications
- Account servicing communications

SMS communications are not used for:

- Third-party advertising
- Promotional campaigns
- Affiliate marketing
- Lead generation
- Sale of customer information

Consent Language for Website Forms

When customers elect to receive SMS communications, Wellworth Bank may use consent language similar to the following:

By checking this box, I consent to receive SMS messages from Wellworth Bank regarding account servicing, loan servicing, loan application updates, fraud alerts, authentication messages, customer support communications, and other banking-related notifications. Message frequency may vary. Message and data rates may apply. Reply STOP to opt out or HELP for assistance. Consent is not a condition of receiving banking products or services. View our Privacy Policy and SMS Messaging Terms & Conditions for additional information.

Contact Information

Wellworth Bank
400 Highway 52 Bypass West
Lafayette, Tennessee 37083

Phone: 866-666-2195

Website: www.wellworth.bank