

FACTS	WHAT DOES MERCHANTS & MARINE BANK 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 income * Account balances and payment history * Credit history and account transactions <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 customers' personal information; the reasons Merchants & Marine Bank chooses to share; and whether you can limit this sharing.			
Reasons we can share your personal information	Does Merchants & Marine Bank 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	No		
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		
Questions?	Call or go to the appropriate website		Main Phone Telephone Banking	
	CannaFirst Financial	www.cannafirst.com	(800) 788-1968	
	Canvas Mortgage	www.canvasmortgage.com	(866) 202-5499	
	Merchants & Marine Bank	www.mandmbank.com	(866) 223-9512	(866) 229-9415
	Mississippi River	www.mississippiriver.com	(866) 234-8111	
	Voyager Lending	www.voyagerlending.com	(228) 696-6585	

Who We Are	
Who is providing this notice?	Merchants & Marine Bank and its Divisions (list of divisions below)
What We Are	
How does Merchants & Marine Bank 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Merchants & Marine Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> * Open an account or deposit money * Pay your bills or apply for a loan * Use your credit card or debit card 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"> * 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 non-financial companies. <ul style="list-style-type: none"> * Our affiliates include financial companies related by common ownership control. The entities jointly providing this notice are listed at the end of the form.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> * Merchants & Marine Bank 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. <ul style="list-style-type: none"> * Our joint marketing partners include companies such as financial service companies and insurance companies.
Merchants & Marine Bank divisions include:	
CannaFirst Financial, Division of Merchants & Marine Bank	3118 Pascagoula Street, Pascagoula, MS 39567
Canvas Mortgage, Division of Merchants & Marine Bank	12 Keystone Drive, Hattiesburg, MS 39402
Merchants & Marine Bank	3118 Pascagoula Street, Pascagoula, MS 39567
Mississippi River, Division of Merchants & Marine Bank	8435 Highway 23, Belle Chasse, LA 70378
Voyager Lending, Division of Merchants & Marine Bank	3118 Pascagoula Street, Pascagoula, MS 39567