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**Your personal information will be secure and will be kept private.**

The Richwood Bank has developed policies and procedures to protect your personal information. Please refer to our Privacy Policy and Site Security pages for further information.

**Email is not a secure method of communication. What about the secure email?**

Keeping your information confidential and secure is as important to us as it is to you. Please be aware that any emails you send are not secure. Please do not email any confidential information such as passwords, account numbers, credit card information or social security numbers. That type of information should be provided to us by phone or regular mail.

**Application fees will not be charged until you agree to continue the application process.**

There is no charge to you to complete an application and obtain loan approval. Fees will only be collected when you determine you would like to continue the application process. At that point, you will provide your credit card information online or to a Richwood Bank Loan Officer over the phone. For more information about the Loan Process, please refer to the What To Expect page for further details.

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