

FACTS

WHAT DOES PENN COMMUNITY 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
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 PENN COMMUNITY BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PENN COMMUNITY 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none"> ■ Call 215-788-1234 ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 215-788-1234 or visit your local PENN COMMUNITY BANK Branch Office
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Mail-in Form			
If you have a joint account, your choice will apply to everyone on your account	Mark an/all that you want to limit: (PLEASE PRINT CLEARLY)		
	<input type="checkbox"/> Do not have Penn Community Bank use my personal information to market me.		
	<input type="checkbox"/> Do not share my personal information with other financial companies for your joint marketing of their products and services.		
	Name		Mail to: PENN COMMUNITY BANK Attn: Customer Care Center 118 Mill Street Bristol, PA 19007
	Address		
City, State, Zip			
Account #			

What we are					
Who is providing this notice?	PENN COMMUNITY BANK and its family of affiliates.				
What we do					
How does PENN COMMUNITY 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.				
How does PENN COMMUNITY BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ apply for insurance ■ enter into an investment advisory contract ■ direct us to buy or sell securities <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>				
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>				
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account(s)				
Definitions					
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Penn Community Bank</td> <td style="width: 50%;">Penn Investment Advisors, Inc.</td> </tr> <tr> <td colspan="2">Penn Community Insurance, Inc.</td> </tr> </table> 	Penn Community Bank	Penn Investment Advisors, Inc.	Penn Community Insurance, Inc.	
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Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.				
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Elan Financial Services ■ Digital Insight Services ■ Roostify Services 				

Other Important Information

This privacy policy of Penn Community Bank is made available to you because you have established a financial relationship with us.