

**FACTS****WHAT DOES PENN COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul>
<b>How?</b>	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 <b>PENN COMMUNITY BANK</b> 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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>YES</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>YES</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 215-788-1234</li> <li>■ Mail the form below</li> <li>■ Visit us online: <a href="https://www.penncommunitybank.com/privacy-request/">https://www.penncommunitybank.com/privacy-request/</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> 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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<b>Questions?</b>	<b>Call 215-788-1234, visit your local PENN COMMUNITY BANK Branch Office, or contact us online at <a href="https://www.penncommunitybank.com/contact/">https://www.penncommunitybank.com/contact/</a></b>
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**Mail-in Form**

<b>If you have a joint account, your choice will apply to everyone on your account</b>	Mark any/all that you want to limit: <span style="float: right;">(PLEASE PRINT CLEARLY)</span>	
	<input type="checkbox"/> Do not have Penn Community Bank and/or affiliates use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with other financial companies for your joint marketing of their products and services.	
	Name	
	Address	
City, State, Zip		<b>Mail to:</b> <b>PENN COMMUNITY BANK</b> <b>Attn: Customer Care Center</b> <b>118 Mill Street</b> <b>Bristol, PA 19007</b>
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?**

We collect your personal information, for example, when you

- **open an account or apply for a loan**
- **enter into an investment advisory contract**
- **direct us to buy or sell securities**

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

- 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

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

**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**

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

Our affiliates include:

- Penn Community Bank
- Penn Investment Advisors, Inc.

**Non-affiliates**

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

**Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Elan Financial Services
- Digital Insight Services
- Bottomline Technologies, Inc.

## Other Information

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

\*For California Residents – We will automatically limit internal sharing and not share personal information with non-affiliates or affiliates for marketing purposes.