

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:

- 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	NO
For joint marketing with other financial companies	YES	NO
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	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 215-788-1234 or contact us online at <https://www.penncommunitybank.com/contact/>.

Who we are

Who is providing this notice?

PENN COMMUNITY BANK

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
- make a loan payment
- pay your bills with a debit card or check

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) unless you tell us otherwise.

Definitions

Affiliates

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

- Our affiliates include Penn Community Financial Corporation and subsidiaries that are used to carry out the bank's business activities, such as title companies.

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

Other Information

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

***For Alaska, Illinois, Maryland and North Dakota Residents** - We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

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

***For Massachusetts, Mississippi and New Jersey Residents** – We will not share personal information from account relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

**Penn Community Bank does not share with non-affiliates so they can market to you.