



**FACTS**

**WHAT DOES PENNIAN 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>	<p>The types of personal information we collect and share depend on the product of service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and credit scores</li> <li>• Account balance and account transactions</li> <li>• Credit history and overdraft history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<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 Pennian Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pennian Bank 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 an legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>717-436-2144</b> or <b>866-950-2144</b> and use <b>Option 5</b></li> <li>• Visit us online: <a href="https://www.pennianbank.com/contact-us">https://www.pennianbank.com/contact-us</a></li> <li>• Contact your local branch.</li> </ul> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call <b>717-436-2144</b> or <b>866-950-2144</b> or go to <a href="http://www.pennianbank.com">www.pennianbank.com</a>

## Who we are

Who is providing this notice?

Pennian Bank

## What we do

**How does Pennian 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 Pennian Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposit or withdrawals from your account or use your credit or debit card
- enter into an investment advisory contract

We may also collect your personal information from others, such as credit bureaus.

**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 nonaffiliates 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 that I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

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

- Pennian Insurance, LLC is an affiliate.

**Nonaffiliates**

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

- Pennian 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.

- Pennian Bank doesn't jointly market.

## Other important information

Pennian Bank is chartered, licensed or registered under the laws of Pennsylvania and is subject to regulatory oversight by FDIC. Any consumer wishing to file a complaint against Pennian Bank should contact the FDIC through one of the following means: In person, by U.S. Mail: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106, Telephone 1-877-275-3342, or Online at <https://ask.fdic.gov/FDICCcustomerAssistanceForm/>