

Financial Privacy Disclosure

What does Chester County Bank do with your personal information?

What?

The types of personal information we collect and share depend on the product of service you have with us. This information can include:

- Social Security number and credit history
- Account balances and overdraft history
- Payment history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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.

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 Chester County Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does CCB share?	Can you limit 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	No	We Don't Share
For our joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes	No	We Don't Share
For our non-affiliates to market to you	No	We Don't Share

How does Chester County Bank collect my personal information?

We collect your personal information when you open an account, give us your income information, apply for a loan, show us your driver's license, or make deposits and withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

How does Chester County 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, secured files, and safe buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

Why can't I limit all sharing?

Federal law gives you the right to limit sharing for affiliates' everyday business purposes and to limit them from using your information to market to you. You can also limit the sharing of information about your creditworthiness, and for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies. Chester County Bank does not share with our affiliates.

Non-affiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. Chester County Bank does not share with non-affiliates so they can market to you.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you. Chester County Bank does not jointly market.

Privacy Policy for Our Website

We recognize the importance of protecting the privacy of personally-identifying information that may be submitted to us when you visit our website. The information we receive depends on what you do when you visit our site. This is how we handle the information we learn about you from your visit to our website.

If you visit our site to read or download information on our web pages such as press releases or checking and savings account information:

We collect and store only the following information about you - name of the domain from which you access the internet, date and time you access our website; pages you visit on our site; and Internet address of the website from where you came to visit our website. We use the information we collect to measure the number of visitors to the different pages and sections of our site and to help us make our site more useful for you.

If you visit our website to use interactive banking tools such as financial calculators and self-tests:

You may be asked for personal information in order to complete the requested analysis or evaluation. This information is NOT retained.

If you identify yourself by sending an e-mail or completing forms such as applications, check order forms, contact forms, or guest registers:

You may be asked for personally-identifying information in order to process your e-mail, form, or application. This information may be retained by us and our business partners for processing and facilitating decisions. Information you might submit to us is treated no differently than any information you might provide in a written format such as a brochure application, a check order form, or a letter.

We Want To Be Very Clear!

We protect and safeguard users of our on-line services just as we do throughout the rest of our business. We will use personal information to identify you, to communicate with you, and to help us answer your questions.

We will NOT sell personally-identifying information to a third party for the purposes of solicitation or provide personal information to a third party for its own use.

Sometimes we send our customers information about our products and services. If you do not wish to receive this information or if you believe that your personal information is incorrect, please contact us. We will investigate the situation and, if appropriate, update our records.

If you have any questions that are not answered in this section, please contact us. 731-989-4684