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FACTS

WHAT DOES NORTHERN HANCOCK BANK & TRUST 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 employment information
- account balances and payment history
- mortgage rates and payments and account transactions

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

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 NORTHERN HANCOCK BANK & TRUST chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NORTHERN HANCOCK BANK & TRUST 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	No	We don'tshare
For joint marketing with other financial companies	No	We don'tshare
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don'tshare
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don'tshare
For nonaffiliates to market to you	No	We don'tshare

Questions? Call 304-387-9900

What we do

How does NORTHERN HANCOCK BANK & TRUST 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 NORTHERN HANCOCK BANK & TRUST collect my personal information?	We collect your personal information, for example, when you ● apply for a loan or open an account ● show your government-issued ID or give us your income information ● provide account information
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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *NORTHERN HANCOCK BANK & TRUST has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *NORTHERN HANCOCK BANK & TRUST 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. ● *NORTHERN HANCOCK BANK & TRUST doesn't jointly market.*

Other important information

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