

FACTS	WHAT DOES BANK OF CLARKE COUNTY 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: <ul style="list-style-type: none"> - Social Security number and Account balances - Transaction history and Account transactions - Credit history and Payment history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Bank of Clarke County chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Bank of Clarke County 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 affiliate's everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliate's everyday business purposes – information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share
Questions?	Call (540)955-2510	

What we do

<p>How does Bank of Clarke County protect my personal information?</p>	<p>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. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.</p>
<p>How does Bank of Clarke County collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or Deposit money - Apply for a loan or Use your credit or debit card - Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliate's everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. – <i>Bank of Clarke County has no affiliates.</i></p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. – <i>Bank of Clarke County does not share with non-affiliates, so they can market to you.</i></p>
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. – <i>Our joint marketing partner(s) include credit card and insurance companies.</i></p>