Chester County Bank

Home town banking for home town people

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Chester County Bank

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Facts

WHAT DOES CHESTER COUNTY 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 of service you have with us. This information can include:

Social Security number and credit history

account palances and overgraft 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.

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 - Yes No

Such as to process your transactions, maintain

your account(s), respond to court orders and legal

investigations, or report to credit bureaus

For our marketing purposes - No We Don't

to offer our products and services to you

Share

For joint marketing with other financial companies No We Don't

Share

For our affiliates' everyday business purposes No We Don't

information about your transactions and experiences Share

For our affiliates' everyday business purposes No We Don't

information about your creditworthiness Share

For our nonaffiliates to market to you No We Don't

Share

Who we are

Who is providing this notice? Chester County Bank

What we do

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 and secured files and 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.

How does Chester County Bank collect my personal information?

We collect your personal information, for example, when you

open an account or give us your income information

apply for a loan or show us your driver's license

make deposits or withdrawals from you account

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 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 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.

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 and 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 (for example-aol.com if you are connection from an American Online account or similar domain corresponding to your Internet Service Provider "ISP"); date and time you access our website; pages you may have visited 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 to 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, and 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 for 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 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

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PRIVACY STATEMENT



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