

Privacy Notice



FACTS *What does Cheviot Savings Bank do with your personal information?*

WHY?	<i>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.</i>
WHAT?	<i>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 income * Account balances and payment history * Credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.</i>
HOW?	<i>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 Cheviot Savings Bank chooses to share; and whether you can limit this sharing.</i>

Reasons we can share your personal information:	Does Cheviot Savings Bank share?	Can you <u>limit</u> 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 abuse 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 -	NO	<i>We don't share.</i>
For our affiliates' everyday business purposes - information about your transactions and experiences.	NO	<i>We don't share.</i>
For our affiliates' everyday business purposes - information about your creditworthiness.	NO	<i>We don't share.</i>
For our affiliates to market to you -	NO	<i>We don't share</i>
For our nonaffiliates to market to you -	YES	YES

To limit our sharing	<ul style="list-style-type: none"> ● Call 513-661-0457 or ● Visit us online: www.cheviotsavings.com <p>Please note: If you are a new customer, we can begin sharing your information 30 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>
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QUESTIONS?	Please call (513) 661-0457 or visit our website at www.cheviotsavings.com for more information about our privacy policies regarding your non-public information.
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WHO WE ARE -

Who is providing this notice?	CHEVIOT SAVINGS BANK
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WHAT WE DO -

How does Cheviot Savings 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.
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How does Cheviot Savings Bank collect my personal information?	We collect your personal information, for example, when you: *open an account at one of our branches or set up on-line account access *pay your bills, pay on your loan, or apply for a loan *use your debit or ATM card
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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.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>*Cheviot Savings Bank does not have any affiliates.</i>
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Nonaffiliates we share with can include financial service providers such as credit card companies.</i>
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Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
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OTHER IMPORTANT INFORMATION

If you have any questions about this notice, please contact one of our account representatives at (513) 661-0457.

