

FACTS**WHAT DOES C&F FINANCIAL CORPORATION 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 account balances
- transaction history and credit score
- income history and payment history

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 C&F Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does C&F Financial Corporation 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 affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

Mail the **form** below

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 *no longer* 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.

Questions?

Call **804-843-2360** or **757-741-2201** or go to **www.cffc.com**

**Mail-in Form**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Last 4 digits of Social Security #

Last 4 digits of your account #

Mail To:

Affiliate Sharing
C&F Bank
3600 LaGrange Pkwy
Toano, VA 23168

Who we are**Who is providing this notice?**

Citizens and Farmers (C&F) Bank, C&F Mortgage Corporation, C&F Investment Services, Inc., C&F Finance Company, C&F Title Agency, Inc., and C&F Insurance Services, Inc.

What we do**How does C&F Financial Corporation 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.

All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties.

How does C&F Financial Corporation collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your employment information or your income information
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, and 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as mortgage, title, insurance, investments, finance, bank, and appraisal.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include a credit card company, service providers, insurance companies, appraisal companies, and credit bureaus.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as credit card companies, insurance companies, or service marketing companies.*

Other important information