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## Privacy Policy

FACTS	WHAT DOES CLAY COUNTY BANK DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumer 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.
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<b>What?</b>	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"> <li>• Social Security Number</li> <li>• Income</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Transaction history</li> <li>• Transaction or loss history</li> </ul>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Clay County Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Clay County Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliated to market to you</b>	No	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (304) 587-4221</li> <li>• Visit us online: <a href="http://www.clascountybank.com">www.clascountybank.com</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> 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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<b>Questions?</b>	Call (304) 587-4221 or go to <a href="http://www.claycountybank.com">www.claycountybank.com</a>
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Who We Are	
Who is providing this notice?	Clay County Bank means the following institutions: Clay County Bank or CCB

What We Do	
<b>How does Clay County Bank protect my personal information?</b>	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 building. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees from who access is appropriate.
<b>How does Clay County Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills</li> <li>• Use your debit card</li> <li>• Deposit money</li> <li>• Apply for a loan</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information</li> </ul>

- 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

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. Clay County Bank does not have any affiliates at this time.
<b>NonAffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. Clay County Bank does not have any affiliates at this time.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Clay County Bank does not have any joint marketing at this time.



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