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*Business minded.
Service driven.*

CCDC

Community
Capital
Development
Corporation

2012 Bank of the Year



6877 North High Street
Worthington, OH 43085
(614) 310-7200

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Rev. 05/2012

FACTS	WHAT DOES COLUMBUS FIRST 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number and income ■ account balance and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																							
How?	<p>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 Columbus First Bank chooses to share; and whether you can limit this sharing.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #ccc;">Reasons we can share your personal information</th> <th style="background-color: #ccc;">Does Columbus First Bank share?</th> <th style="background-color: #ccc;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes. to offer our products and services to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes. information about your transactions and experiences</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes. information about your creditworthiness</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For non-affiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Columbus First Bank 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	No	We don't share	For joint marketing with other financial companies	No	We don't share	For our affiliates' everyday business purposes. information about your transactions and experiences	No	We don't share	For our affiliates' everyday business purposes. information about your creditworthiness	No	We don't share	For non-affiliates to market to you	No	We don't share
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Questions?	Call (614) 310-7200 or go to www.columbusfirstbank.com																							

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Who we are	
Who is providing this notice?	Columbus First Bank
What we do	
How does Columbus First 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

my personal information.	use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Columbus First Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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 to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Columbus First Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Columbus First Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Columbus First Bank does not share.</i>
Other important information	

Correcting Errors in Information We Share with Consumer Reporting Agencies. If you believe any of the information we share with a consumer reporting agency is in error, please let us know. Please provide us with your complete name, current address, phone number and Social Security number. You will also need to include your account number and the item in dispute. Please tell us the reason you believe this information has been reported in error.



Identity Theft. The law provides certain rights to victims of identity theft. If you believe you are a victim of identity theft with respect to any of your accounts or transactions with us, please notify us as soon as possible. Please provide as much detail as possible about the accounts and transactions in question, including any dates and account or transaction numbers that apply. We may contact you to discuss additional information necessary to resolve the matter.

Important Information About Procedures for Opening a New Account. To help the government fight against the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

At Columbus First Bank, we value our customer relationships. We want our customers to understand our commitment to privacy in our use of customer information and as a result have developed this privacy policy and made it readily available to our customers. If you have any questions about how **Columbus First Bank** protects your confidential information, please contact us at the following address and phone number:

Columbus First Bank
6877 North High Street
Worthington, Ohio 43085
(614) 310-7200

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- [Notice of Expiration of the Temporary Full FDIC Insurance Coverage for Noninterest-Bearing Transaction Accounts](#)