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Rev. 01/2011

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## **Privacy Policy**

	nev. 01/2011
FACTS	WHAT DOES COMMERCIAL 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 or service you have with us. This information can include:
	Social Security number and Income
	Assets and Credit card or other debt
	Payment history and Credit History
	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 COMMERCIAL BANK chooses to share; and whether you can limit
	this sharing.

Reasons we can share your personal information	Does COMMERCIAL 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.	Yes	No

companies.	165	IAO
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 606-743-3195 or go to www.commercialbankky.com

What we do	
How does COMMERCIAL 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.
How does COMMERCIAL BANK collect my personal information?	We collect your personal information, for example, when you  open an account or apply for a loan  give us your income information or provide employment information  provide account information
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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • COMMERCIAL BANK has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • COMMERCIAL BANK does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you.  • Our joint marketing partners include Insurance Companies.

## Other Important Information

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