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**FACTS WHAT DOES YOUR COMMUNITY BANK ("YCB") 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
- 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.

**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 Your Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YCB 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing** **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 [1-866-944-2004](tel:1-866-944-2004) or go to [www.yourcommunitybank.com](http://www.yourcommunitybank.com) and click on Contact Us

**Who we are**  
**Who is providing this notice?** Your Community Bank

**What We Do**

**How does YCB 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 YCB collect my personal information?** We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account or give us your contact information
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or 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. See below for more on your rights.

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

### Affiliates

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

- *Our affiliates include companies with Your Community Bank name; and nonfinancial companies such as Community Bank Shares of Indiana, Inc. which is a holding company that owns Your Community Bank and The Scott County State Bank.*

### Nonaffiliates

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

- *Your Community Bank may share information with nonaffiliated third parties such as mortgage companies, insurance companies, direct marketing companies, nonprofit organizations or its credit card issuer First Bank Card.*

### Joint Marketing

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

- *Your Community Bank has a joint marketing relationship with First Bank Card.*

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