


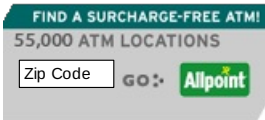
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## Privacy



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## Privacy

### WHAT DOES CONESTOGA 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 of the 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history

- 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 share their customers' personal information; the reasons Conestoga Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Conestoga Bank share?</b>	<b>Can you limit this sharing?</b>
<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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes —</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial institutions</b>	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates everyday business purposes —</b> Information about your transactions and experiences	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates everyday business purposes —</b> Information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>
<b>For our nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

**Questions?** Call 866.437.2265

**Who are we?** Conestoga Bank

**How does Conestoga 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.

Conestoga Bank follows strict privacy procedures in regard to protecting your personal information. Access to your personal information is limited to bank employees who need to know the information to provide products and services to you. In addition, the Bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy rules.

**How does Conestoga Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

We collect your personal information, for example, when you

**Why can't I limit all sharing?**

- 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

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Definitions**

**Affiliates**

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

- Conestoga Bank does not share with our affiliates.

**Nonaffiliates**

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

- Conestoga Bank does not share with nonaffiliates so that they can market to you.

**Joint marketing**

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

- Conestoga Bank does not jointly market.

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