

FACTS**WHAT DOES DCB FINANCIAL CORP AND ITS AFFILIATES 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: <ul style="list-style-type: none"> ■ Social Security number and payment history ■ transaction or loss history and overdraft history ■ credit history and employment information
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 DCB Financial Corp and its affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DCB Financial Corp and its affiliates 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
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 740-657-7200 or ■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call 740-657-7200
-------------------	-------------------

Mail-in Form

Mark any/all you want to limit:		
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
Name		Mail to: DCB Financial Corp Attn: Privacy Department P.O. Box 1001 Lewis Center, OH 43035-1001
Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?

DCB Financial Corp and its affiliates which presently include The Delaware County Bank and Trust Company; DCB Insurance Services, LLC and DCB Title Services.

What we do

How do DCB Financial Corp and its affiliates 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 do DCB Financial Corp and its affiliates 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 use your credit or debit card
- provide employment information

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- Our affiliates include financial companies such as DCB Financial Corp, The Delaware County Bank and Trust Company, DCB Insurance Services, LLC and DCB Title Services, LLC.

Nonaffiliates

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

- *DCB Financial Corp and its affiliates do not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners include credit card companies, card loyalty programs, insurance companies and other financial companies.*

Other important information