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# Privacy Policy

Thank you for visiting our website. Ephrata National Bank respects the privacy of our customers as well as visitors to our website.

We will not collect personal information about you when visiting our website unless you volunteer information when expressing interest in a product or service. This information may be used internally to handle your request, but will not be disseminated or sold to other organizations. Our employees are trained and expected to protect the confidentiality and privacy of customer information regardless of how that information is obtained.

We will gather and store certain information about your visit automatically. This information may include date and time of site access, what pages were visited, servers and links used. We will use the information gathered to assist us in making our site more user friendly and accessible to visitors.

Our website may have links to other organizations or federal agencies. Once you link to another site, you are subject to the privacy policy of the new site.

We reserve the right to change this policy at any time by posting a new privacy policy.

## Warranties & Disclaimers

### Permitted Use:

Any person is hereby authorized to view the information available from this web site for informational purposes only. No part of the information on this site can be redistributed, copied or reproduced without prior written consent of Ephrata National Bank, and the copyright owner of the specific information at issue.

### Disclaimer of Warranties:

The information contained or accessed is provided "as is" without warranty of any kind, either expressed or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, non-infringement, or error-free or uninterrupted service.

This publication could include technical inaccuracies or typographical errors. Changes may be periodically made to the information herein.

## Privacy Disclosure

FACTS	WHAT DOES EPHRATA NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	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"> <li>Social Security number</li> </ul>

	<ul style="list-style-type: none"> <li>• Account balances</li> <li>• Payment history</li> <li>• Transaction or loss history</li> <li>• Credit history</li> <li>• Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Ephrata National Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Ephrata National 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	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<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	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call toll-free 877-773-6605 or use <a href="#">our contact form</a> .	

<b>What We Do</b>	
<b>How does Ephrata National Bank protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to

	information and we limit access to information to those employees for whom access is appropriate.
<b>How does Ephrata National Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Ephrata National Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Ephrata National Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include Securities Brokers-Dealers, Credit Card Companies, Insurance Companies</i></li> </ul>
<b>Other Important Information</b>	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. <b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our</p>	

sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

**A lot has changed since 1881.**

Ephrata National Bank's commitment to our customers in Lancaster County and the surrounding areas has not. Since that time, we have been committed to providing outstanding service and an unrelenting commitment to our local community. We've received awards for our financial soundness and stability and have remained so well-capitalized that our shareholders have always received dividends, even during the Great Depression and recent Great Recession. When you bank with us, we guarantee ***"You'll feel the difference"***.



Ephrata National Bank | Member FDIC  
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