FACTS	WHAT DOES HANOVER COMMUNITY BANK	
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 account balances • Payment history and mortgage rates & payments • Checking account information and wire transfer instructions When you are <i>no longer</i> 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 Hanover Community Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Hanover Community 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
For joint marketing - with other financial companies.	NO	WE DON'T SHARE
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 non-affiliates - to market to you.	NO	WE DON'T SHARE
Questions?	Call toll-free 1-877-422-2131	

Who we are			
Who is providing this notice?	HANOVER COMMUNITY BANK		
What we do			
How does Hanover Community 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 Hanover Community Bank collect my personal information?	 We collect your personal information, for example, when you: Show your driver's license or provide account information; Open an account or apply for a loan; Give us your income 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 affiliate's everyday business purposes – information about your creditworthiness; Affiliates from using your information to market to you; Sharing for non-affiliates 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 or non-financial companies. • Hanover Community Bank has no affiliates.		
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. • Hanover Community Bank does not share with non-affiliates so they can market to you.		
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Hanover Community Bank doesn't jointly market.		