

# U.S. Consumer Privacy Notice

## FACTS

### WHAT DOES HOMETOWN NATIONAL 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 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
- Account Balances
- Payment History
- Transaction or Loss History
- Overdraft History
- Checking Account Information

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 Hometown National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hometown Share Information?	Can you limit this sharing?
<p><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.</p>	Yes	No
<p><b>For our marketing purposes</b> – to offer our products and services to</p>	No	We Don't Share
<p><b>For joint marketing with other financial companies</b></p>	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 360-414-0716 or goto [www.htnbank.com](http://www.htnbank.com)

### WHAT WE DO

#### HOW DOES HOMETOWN NATIONAL 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

#### HOW DOES HOMETOWN NATIONAL BANK COLLECT MY PERSONAL INFORMATION?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Provide account information
- Show your driver's license

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 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 and non financial companies.

- *Hometown National Bank does not share with our affiliates*

#### NON AFFILIATES

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

- *Hometown National Bank does 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.

- *Hometown National Bank doesn't jointly market*

REV. 07/2014

### PERSONAL BANKING

[Overview \(/personal-banking\)](#)  
[Checking \(/personal-banking/checking\)](#)  
[Savings \(/personal-banking/savings\)](#)  
[Investments \(/personal-banking/investments\)](#)

### BUSINESS BANKING

[Overview \(/business-banking\)](#)  
[Checking \(/business-banking/checking\)](#)  
[Savings \(/business-banking/savings\)](#)  
[Lending \(/business-banking/lending\)](#)

### COMMERCIAL LOANS

[Overview \(/commercial-loans\)](#)  
[Commercial Real Estate Loans \(/commercial-loans/real-estate-loans\)](#)  
[Construction & Equipment Loans \(/commercial-loans/construction-and-equipment-loans\)](#)  
[Lines of Credit \(/commercial-loans/lines-of-credit\)](#)

### ABOUT

[Board of Directors \(/about/board-of-directors\)](#)  
[Management Team \(/about/management-team\)](#)  
[Contact Us \(/about/contact-us\)](#)  
[Branches and ATMs \(/about/branches-and-atms\)](#)  
[Terms of Use \(/about/terms-of-use\)](#)  
[Privacy \(/about/privacy\)](#)  
[Online Security \(/about/online-security\)](#)  
[eStatement \(/about/estatement\)](#)  
[News \(/news\)](#)

### CONNECT

[\(mailto:onlinesupport@htnbank.com\)](mailto:onlinesupport@htnbank.com)