

# FACTS

## WHAT DOES HOPEWELL VALLEY COMMUNITY 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 and Assets</li> <li>• Payment History and Credit History</li> <li>• Income and Account Balances</li> </ul>
<b>How?</b>	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons <b>Hopewell Valley Community Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HVCBank share?	Can you limit this sharing?
<b>For our everyday business purpose-</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	Yes	No
<b>For joint marketing with other financial companies-</b>	Yes	Yes
<b>For our affiliates' everyday business purpose-</b> Information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purpose-</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are no longer 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>
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<b>Questions?</b>	Call 609-466-2900 or go to <a href="http://www.hvcbonline.com">www.hvcbonline.com</a>
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Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.  <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services To me.
<b>Name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>
<b>City, State, Zip</b>	<input type="text"/>
<b>Mail To:</b>	Hopewell Valley Community Bank 4 Route 31 Pennington NJ 08534

**Who we are**

<b>Who is providing this notice?</b>	<b>Hopewell Valley Community Bank</b>
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**What we do**

<b>How does HVCBank protect my personal information?</b>	<p>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.</p> <p>We educate our employees about the importance of confidentiality and customer privacy.</p>
<b>How does HVCBank 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                      or Apply for a loan</li> <li>• Pay your bills                              or Use your credit/debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul>
<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 purpose- information about you 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.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account.</p>

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Hopewell Valley Community Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, non profit companies, and other companies.</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>• Joint marketing companies we share with may include credit card companies, and other companies</li> </ul>