

FACTS

WHAT DOES HUNTINGDON VALLEY 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.

Why?

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 Credit history
- Overdraft history and Credit scores
- Transaction history and Account transactions

Why?

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 Huntingdon Valley Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Huntingdon Valley 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 267-280-4000 x205

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 267-280-4000 x 205

What we do

<p>How does Huntington Valley Bank protect my personal information?</p>	<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. The bank uses commercial antivirus software and firewalls.</p>
<p>How does Huntington Valley Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or Apply for a loan - Use your credit or debit card or Pay your bills - Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account - unless you tell us otherwise</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Huntington Valley Bank has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Nonaffiliates we share with can include Securities and Investment Advisory Services Companies.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - Huntington Valley Bank does not jointly market.

INTERNET PRIVACY

HOW WE HANDLE YOUR INTERNET PRIVACY

Huntingdon Valley Bank respects your privacy when using and accessing information about us over the internet through this website. We do not sell or distribute user information to third parties. We gather user information and will distribute this information within Huntingdon Valley Bank in order to serve your needs and respond to your information requests. We use these guidelines in protecting your privacy.

1. **Gathering of user information.** We collect information about our web visitors indirectly through our internet access logs. When you access huntingdonvalleybank.com, your browser's domain name and internet address is automatically collected and is placed in our internet access logs. We use this information to learn about which pages and information our website visitors access and how often. We also collect user information when you voluntarily submit it to us on our e-mail contact form. When we collect this type of information, we intend to use the information to determine how we can meet your needs and respond to your requests. It is completely up to you whether you want to provide this information.
2. **Use of cookies.** The Huntingdon Valley Bank website only minimally uses cookies to assign a "User I.D." Cookies are small files of information, which save specific information about your visit. The cookies we use identify you merely as a number and are used only to assist in producing overall site statistics. Cookies, by themselves, cannot be used to find out the identity of any user. Unless you specifically tell us who you are by completing a contact form, we will never know who you are although we assign you a cookie. If you are uncomfortable regarding the use of cookies, you can disable cookies on your computer by changing the settings in preferences or options menu in your web browser.
3. **Disclosure of user information.** Huntingdon Valley Bank will not sell or distribute user information to third parties. If you have voluntarily submitted user information to us through an e-mail or contact form, Huntingdon Valley Bank maintains your security by ensuring the information is only distributed within Huntingdon Valley Bank. This enables us to respond to your request about a product or service.

If you are sending electronic mail to Huntingdon Valley Bank, we want to remind you that e-mail is not necessarily secure against interception. If your information is very sensitive, or includes personal or confidential information, such as your bank account, charge card, or social security number, you may want to send it by postal mail to one of the addresses listed in the Locations page of this website.

WHAT YOU CAN DO TO HELP

Customers can help by following the following simple guidelines:

- * Protect your account numbers, PINs and passwords. Never keep your PIN with your cards.
- * Use discretion when disclosing your account information or social security number.
- * Do not provide Information to anyone who says they are from your bank and asks for information such as account numbers or PINs regardless of how convincing they are.
- * Make sure we have current information about you, such as addresses and telephone numbers.

CHANGES TO OUR PRIVACY POLICY

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party. We will notify existing customers and give them a chance to opt out of that disclosure.

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