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## Waiting for the perfect opportunity?

### Now's the time!

**20 Year Home Equity Loan**  
**ONE GREAT FIXED RATE**  
**ONE LOW MONTHLY PAYMENT**  
**SPECIAL 4.99% \*APR**

Our low rates won't last forever!  
 There's never been a better time to:

- ▶ Refinance
- ▶ Consolidate Debt
- ▶ Make Improvements
- ▶ Education

For more information visit our  
 Products Loans Page

### PROTECTION INFORMATION

Jim Thorpe Neighborhood Bank will never make an unsolicited request through email, our website over the phone or by text message for any personal information such as:

- ▶ Account Number
- ▶ Social Security or Tax ID Number
- ▶ Date of Birth
- ▶ Credit or Debit Card Numbers
- ▶ PIN Information
- ▶ Expiration Dates or Security Codes on Credit or Debit Cards
- ▶ Any other Sensitive Financial or Personal Information

If you get a request for this information, DO NOT GIVE OUT YOUR PRIVATE INFORMATION. If you have any questions call us at (570)325-3631.

### Consumer Tips

- ▶ [Money Matters](#)
- ▶ [FDIC Consumer Tools](#)
- ▶ [Estimate your FDIC Insurance Coverage](#)
- ▶ [Do Not Call Registry](#)
- ▶ [Avoid Identity Theft](#)

<b>FACTS</b>	WHAT DOES JIM THORPE NEIGHBORHOOD 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 Income</li> <li>▶ Account balances and account transactions</li> <li>▶ Payment history and overdraft history</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<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 Jim Thorpe Neighborhood Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jim Thorpe Neighborhood Bank share?	Can you limit this sharing?
<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 institutions</b>	No	We don't share
<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 non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call (570) 325-3631 or go to <a href="http://www.jtnb.com">www.jtnb.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Jim Thorpe Neighborhood Bank

<b>What we do</b>	
<b>How does Jim Thorpe Neighborhood 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.
<b>How does Jim Thorpe Neighborhood Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▶ Open an account or deposit money</li> <li>▶ Pay your bills or apply for a loan</li> <li>▶ Make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other

	companies
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.. <ul style="list-style-type: none"> <li>▶ Jim Thorpe Neighborhood Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▶ Jim Thorpe Neighborhood Bank does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▶ Jim Thorpe Neighborhood Bank does not jointly market.</li> </ul>

## Jim Thorpe Neighborhood Bank

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**NOTICE:** Jim Thorpe Neighborhood Bank is not responsible for and has no control over the subject matter, content, information, or graphics of the web sites that have links here. The portal and news features are being provided by an outside source - The bank is not responsible for the content. Please [contact us](#) with any concerns or comments.

**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR THE NONINTEREST-BEARING TRANSACTION ACCOUNTS** By operation of federal law, beginning January 1, 2014, funds deposited in a noninterest-bearing transaction account (including an interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2014, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category. For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>

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