

Rev. 6/11

FACTS

WHAT DOES KEYWORTH 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 and income
- account balances and payment history
- credit history and credit scores

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

Reasons we can share your personal information	Does KeyWorth 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	NO	We don't share
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 770-418-2772 or go to www.keyworthbank.com

What we do	Who we are		
How does KeyWorth 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 KeyWorth Bank collect my personal information, for example, when you personal information? We collect your personal information, for example, when you personal information from others, such as credit pureaus 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 Companies related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth Bank has no affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth 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. KeyWorth Bank doesn't jointly market	Who is providing this notice?	KeyWorth Bank	
and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We collect your personal information, for example, when you personal information? We collect your personal information from others, such as credit pay your bills or use your debit card apply for a loan We also collect your personal information from others, such as credit bureaus 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 nonfinancial companies. KeyWorth Bank has no affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth 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. KeyWorth Bank doesn't jointly market	What we do		
personal information? open an account or deposit money pay your bills or use your debit card apply for a loan		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files	
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 nonfinancial companies. KeyWorth Bank has no affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth Bank does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. KeyWorth Bank doesn't jointly market		 open an account or deposit money pay your bills or use your debit card apply for a loan We also collect your personal information from others, such as credit	
Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth Bank has no affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. KeyWorth Bank does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. KeyWorth Bank doesn't jointly market	Why can't I limit all sharing?	 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 	
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together market financial products or services to you. KeyWorth Bank doesn't jointly market		 KeyWorth Bank does not share with nonaffiliates so they can market to you 	
	Joint marketing		
Other important information		 KeyWorth Bank doesn't jointly market 	
	Other important information		