

FACTS

WHAT DOES MCNB BANK AND TRUST CO 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
- credit history and payment history
- account balances and 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 MCNB Bank and Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCNB Bank and Trust Co 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 bureau	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 1-800-532-9553 or go to www.mcnbbanks.com

Who we are

Who is providing this notice?

MCNB Bank and Trust Co.

What we do

How does MCNB Bank and Trust Co. 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 MCNB Bank and Trust Co. collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- used your credit or debit card

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 your additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *MCNB Bank and Trust Co does not have any affiliates.*

Non-affiliates

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

- *MCNB Bank and Trust Co does not share with non-affiliates.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *MCNB Bank and Trust Co does not jointly market.*