

FACTS	WHAT DOES MORGANTOWN BANK & TRUST 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 <i>no longer</i> 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 Morgantown Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Morgantown Bank & Trust 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 non-affiliates to market to you	NO	We don't share

Questions?	Call (270) 526-3881 or go to any branch of Morgantown Bank & Trust
------------	--

Who we are	
Who is providing this notice?	Morgantown Deposit Bancorp Inc. and its affiliates. See below for a full listing.

What we do	
How does Morgantown Deposit Bancorp protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Morgantown Deposit Bancorp 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 • Give us your income information We also collect your personal information from 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Morgantown Deposit Bancorp Inc. does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Morgantown Deposit Bancorp Inc. does not share with non-affiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Morgantown Deposit Bancorp Inc. does not jointly market

Other important information
Morgantown Deposit Bancorp, Inc. PO Box 68 Morgantown, KY 42261 Affiliates: Morgantown Bank & Trust PO Box 68 Morgantown, KY 42261