

Privacy

FACTS	WHAT DOES NEW PEOPLES BANK, INC 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Account balances ■ Payment history and Transaction history ■ Credit history and Transaction or loss history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 New Peoples Bank, Inc. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does New Peoples Bank, Inc. share?
	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
	For our marketing purposes- to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes- information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes- information about your creditworthiness	Yes
	For our affiliates' to market to you	Yes
	For nonaffiliates to market to you	No
	Can you limit this sharing?	No
	We don't share	We don't share
	We don't share	We don't share
	No	No
	Yes	Yes
	Yes	Yes
	We don't share	We don't share
To Limit Our Sharing	Call us toll free: 1-866-668-8973. Our menu will prompt you through your choices. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we 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 276-873-6288 or go to www.newpeoplesbank.com	

Who we are	
Who is providing this notice?	New Peoples Bank, Inc.
What we do	
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

	guidings.
How does New Peoples Bank, Inc. collect my personal information?	<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 ■ Make deposits or withdrawals from your account ■ Make a wire transfer or show your government-issued ID
Why can't I limit all sharing?	<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>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ NPB Insurance Services, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ New Peoples Bank, Inc. does not share personal information with nonaffiliates so they can market to you
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ New Peoples Bank, Inc. does not jointly market

Other important information


CHILDREN'S INFORMATION

New Peoples Bank, Inc. respects the privacy of your children, and we comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

ELECTRONIC ONLINE BANKING - COOKIES

New Peoples Bank, Inc. uses "Cookies" to track customers through our secure web site to enable the use of Internet Banking. The "Cookies" are used for security reasons and are not used to collect customer data in any manner.

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 Financial Web Site Audit by
R. Kinney Williams & Associates



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