



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 Old Point Financial Corporation and its Affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information

Do Old Point Financial Corporation and its Affiliates 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

Yes

No

For our affiliates' everyday business purposes—  
information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—  
information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

1. Call us toll-free at 1-800-952-0051 between 9:00 a.m. and 5:00 p.m. Monday through Friday Eastern Time.

**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 Customer Service at 757-728-1290 between 9:00 a.m. and 5:00 p.m. Monday through Friday Eastern Time.

Who we are

Who is providing this notice?

Old Point Financial Corporation, The Old Point National Bank of Phoebus and Old Point Trust & Financial Services, N.A.

What we do

How do Old Point Financial Corporation and its Affiliates 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 do Old Point Financial Corporation and its Affiliates collect my personal information?

We collect your personal information, for example, when you

1. Open an account or deposit money
2. Pay your bills or apply for a loan
3. Use 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

1. sharing for affiliates' everyday business purposes—information about your creditworthiness
2. affiliates from using your information to market to you
3. sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

1. Our affiliates include companies with a common corporate identity of Old Point Financial Corporation name such as The Old Point National Bank of Phoebus and Old Point Trust & Financial Services, N.A.

Nonaffiliates

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

1. Nonaffiliates we share with include Old Point Mortgage, LLC.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

1. Our joint marketing partners include insurance and credit card companies.