



FACTS

WHAT DOES PBI BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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 institutions 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 PBI Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PBI 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	YES	NO
For joint marketing with other financial companies	YES	NO
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 our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 877-369-2265 or go to www.pbibank.com

Who we are

Who is providing this notice?

PBI Bank

What we do

How does PBI 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 PBI Bank 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
- use your credit or debit card

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 nonaffiliates 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.

- *We do not share with our affiliates.*

Nonaffiliates

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

- *We do not share with nonaffiliates.*

Joint marketing

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

- *Our joint marketing partners includes a credit card company.*

1300 North Main Street
Beaver Dam, KY 42320
270-274-6150

1701 North Main Street
Beaver Dam, KY 42320
270-274-0700

1042 Fairview Avenue
Bowling Green, KY 42103
270-842-0793

751 Campbell Lane
Bowling Green, KY 42104
270-746-9272

113 East Main Cross Street
Brownsville, KY 42210
270-597-2138

646 Elm Street
Eminence, KY 40019
502-845-1001

1006 West Main Street
Glasgow, KY 42141
270-651-3543

202 North Main Street
Greensburg, KY 42743
270-932-4281

201 East Main Street
Horse Cave, KY 42749
270-786-3192

2424 Harrodsburg Road, Suite 100
Lexington, KY 40503
859-296-4822

2500 Eastpoint Parkway
Louisville, KY 40223
502-499-4800

6980 North Preston Highway
Louisville, KY 40229
502-957-2196

112 West G.L. Smith Street
Morgantown, KY 42261
270-526-3855

949 South Dixie Highway
Munfordville, KY 42765
270-524-7283

1819 Frederica Street
Owensboro, KY 42301
270-684-0044

5440 Castle Highway
Pleasureville, KY 40057
502-878-4214

155 Conestoga Parkway
Shepherdsville, KY 40165
502-543-1332

340 S. Buckman Street
Shepherdsville, KY 40165
502-543-2245