

FACTS**WHAT DOES THE PENNS WOODS BANCORP, INC AND SUBSIDIARIES (PWOD) 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: <ul style="list-style-type: none"> ▪ social security number and account balances ▪ assets and transaction history ▪ income and credit history
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 PWOD chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PWOD 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	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Go to pwod.com and use the "Contact" button or email privacynotice@pwod.com
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below: <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.								
	<table border="1"> <tr> <td>Name:</td> <td></td> <td rowspan="4">Mail to: Penns Woods Bancorp, Inc. Attn: Opt-Out Dept 300 Market Street Williamsport, PA 17701</td> </tr> <tr> <td>Address:</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>	Name:		Mail to: Penns Woods Bancorp, Inc. Attn: Opt-Out Dept 300 Market Street Williamsport, PA 17701	Address:		City, State, Zip		
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Who we are	
Who is providing this notice?	PWOD which includes Jersey Shore State Bank (JSSB) & Luzerne Bank (Luzerne)
What we do	
How does Penns Woods Bancorp, Inc 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 Penns Woods Bancorp, 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 deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a PWOD name; Financial Companies such as JSSB, Luzerne, JSSB Mortgage Company and others</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Non-affiliates we share with can include Mortgage Companies, Insurance Companies, Direct Marketing Companies and Non-Profit Organizations.</i>
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"> ▪ <i>Our joint marketing partners include Financial Companies and Credit, Debit, and Stored Value Card Companies.</i>
