



Privacy Policy

Third Party Websites

Social Media

Terms of Use

Peoples Bank Privacy Policy

At Peoples Bank, the basis of each customer relationship is trust. You have chosen to do business with us, and we are obligated to honor that relationship with great care, beginning with the information you have chosen to share with us. We believe that your privacy should not be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both through the Privacy Policy outlined below.

Peoples Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed this Privacy Policy, which is made readily available to our customers. We will continue to maintain our dedication to protecting your privacy and will provide notice of our privacy policy annually to you. Customers who have questions about this Consumer Privacy Policy or have a question about the privacy of their customer information should call Peoples Bank at 828-464-5620, 800-948-7195, or e-mail us at privacy@peoplesbanknc.com (<mailto:privacy@peoplesbanknc.com>).

FACTS

WHAT DOES PEOPLES BANK DO WITH YOUR PERSONAL INFORMATION? Rev 05/2011

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 income ▪ and payment history account balances ▪ credit history and transaction 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 Peoples Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Peoples Bank share?

Can you limit this sharing?

For our everyday business purposes — <small>such as to process your transactions, maintain your account(s), respond to court</small>	Yes	No
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such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
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	Yes
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	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 800-948-7195 —our menu will prompt you through your choice(s) • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 7 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800-948-7195 or go to privacy@peoplesbanknc.com (mailto:privacy@peoplesbanknc.com)

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below:</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates or for their everyday business purpose.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;">Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
Mail To:	Peoples Bank Attn: Compliance Department P. O. Box 467 Newton, NC 28658						

Who we are

Who is providing this notice?	Peoples Bank
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What we do

How does Peoples 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 Peoples Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">▪ open an account or provide account information▪ apply for a loan or deposit money▪ use your debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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 unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none">▪ <i>Peoples Investment Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none">▪ <i>Nonaffiliates we share with can include governmental entities, credit bureaus, companies that perform marketing services on our behalf, and companies that assist in servicing your accounts with us.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ <i>Joint marketing partners may include financial product or service marketing companies.</i>

877-802-1212

[Email Customer Service \(mailto:onlineservices@peoplesbanknc.com\)](mailto:onlineservices@peoplesbanknc.com)

Customer Service Hours

8:00am - 7:00pm

Monday through Friday

[Business Center Locations \(https://peoplesbanknc.com/business-center-locations\)](https://peoplesbanknc.com/business-center-locations)

[Identity Theft Protection \(https://peoplesbanknc.com/identity-theft-prevention\)](https://peoplesbanknc.com/identity-theft-prevention)

[Privacy Policy \(https://peoplesbanknc.com/policy#policyPrivacy\)](https://peoplesbanknc.com/policy#policyPrivacy)

[Terms of Use \(https://peoplesbanknc.com/policy#policyTerms\)](https://peoplesbanknc.com/policy#policyTerms)

[FDIC Insurance Coverage \(https://peoplesbanknc.com/fdic-insurance\)](https://peoplesbanknc.com/fdic-insurance)

[Sitemap \(https://peoplesbanknc.com/sitemap\)](https://peoplesbanknc.com/sitemap)

Peoples Bank is not responsible for content on **[third party websites \(https://peoplesbanknc.com/policy#policyThirdparty\)](https://peoplesbanknc.com/policy#policyThirdparty)** or **[social media \(https://peoplesbanknc.com/policy#policySocialmedia\)](https://peoplesbanknc.com/policy#policySocialmedia)**.

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[Access desktop online banking \(https://peoplesbanknc.com/online-banking-login\)](https://peoplesbanknc.com/online-banking-login)

Personal

Personal Banking (<https://peoplesbanknc.com/personal-banking-home>)

Checking, Savings, CDs & Retirement Accounts (<https://peoplesbanknc.com/personal-checking-savings-cds-retirement-accounts>)

Overdraft Protection (<https://peoplesbanknc.com/overdraft-protection>)

Home Loans (<https://peoplesbanknc.com/home-loans>)

Auto, Boat, RV & Personal Loans (<https://peoplesbanknc.com/auto-boat-rv-personal-loans>)

ATM, Debit & Credit Cards (<https://peoplesbanknc.com/atm-debit-credit-cards>)

Personal Account Services (<https://peoplesbanknc.com/personal-account-services>)

Peoples Bank At Work (<https://peoplesbanknc.com/peoples-bank-at-work>)

Peoples Bank For Kids (<https://peoplesbanknc.com/peoples-bank-for-kids>)

Commercial

Commercial Banking (<https://peoplesbanknc.com/commercial-banking-home>)

Checking, Savings, CDs & Retirement Accounts (<https://peoplesbanknc.com/commercial-checking-savings-cds-retirement-accounts>)

Commercial Loans (<https://peoplesbanknc.com/commercial-loans>)

Debit, ATM & Commercial Credit Cards (<https://peoplesbanknc.com/debit-atm-commercial-credit-cards>)

Treasury Management Services (<https://peoplesbanknc.com/treasury-management-services>)

Commercial Account Services (<https://peoplesbanknc.com/commercial-account-services>)

Small Business

Small Business Banking (<https://peoplesbanknc.com/small-business-banking-home>)

Checking, Savings, CDs & Retirement Accounts (<https://peoplesbanknc.com/small-business-checking-savings-cds-retirement-accounts>)

Small Business Loans (<https://peoplesbanknc.com/small-business-loans>)

Debit, ATM & Business Credit Cards (<https://peoplesbanknc.com/debit-atm-business-credit-cards>)

[Treasury Management Services \(https://peoplesbanknc.com/treasury-management-services\)](https://peoplesbanknc.com/treasury-management-services)

[Small Business Account Services \(https://peoplesbanknc.com/small-business-account-services\)](https://peoplesbanknc.com/small-business-account-services)

Online Services

[Online Banking & Billpay \(https://peoplesbanknc.com/online-banking-billpay\)](https://peoplesbanknc.com/online-banking-billpay)

[Treasury Management Services \(https://peoplesbanknc.com/treasury-management-services\)](https://peoplesbanknc.com/treasury-management-services)

[Email Profile Management \(http://ems.peoplesbanknc.com\)](http://ems.peoplesbanknc.com)

[Identity Theft Prevention \(https://peoplesbanknc.com/identity-theft-prevention\)](https://peoplesbanknc.com/identity-theft-prevention)

[Online Security Tools \(https://peoplesbanknc.com/online-security-tools\)](https://peoplesbanknc.com/online-security-tools)

[New Account Applications \(https://peoplesbanknc.com/account-apply\)](https://peoplesbanknc.com/account-apply)

Customer Service

[Customer Service \(https://peoplesbanknc.com/customer-service-home\)](https://peoplesbanknc.com/customer-service-home)

[Switching Banks \(https://peoplesbanknc.com/switching-banks\)](https://peoplesbanknc.com/switching-banks)

[Tell A Friend \(https://peoplesbanknc.com/tell-a-friend\)](https://peoplesbanknc.com/tell-a-friend)

[Business Center Locations \(https://peoplesbanknc.com/business-center-locations\)](https://peoplesbanknc.com/business-center-locations)

[Account Disclosures \(https://peoplesbanknc.com/account-disclosures\)](https://peoplesbanknc.com/account-disclosures)

[FDIC Insurance \(https://peoplesbanknc.com/fdic-insurance\)](https://peoplesbanknc.com/fdic-insurance)

About Peoples Bank

[About Us \(https://peoplesbanknc.com/about-us\)](https://peoplesbanknc.com/about-us)

[Media Center \(https://peoplesbanknc.com/media-center\)](https://peoplesbanknc.com/media-center)

[Careers \(https://peoplesbanknc.com/careers\)](https://peoplesbanknc.com/careers)

[Bank Owned Properties \(https://peoplesbanknc.com/bank-owned-properties\)](https://peoplesbanknc.com/bank-owned-properties)

Other Peoples Bancorp Companies

[Banco de la Gente \(http://www.bancodelagente.com\)](http://www.bancodelagente.com)

Real Estate Advisory Services, Inc.

Peoples Investment Services, Inc.

Community Bank Real Estate Solutions, LLC

Social Tools

[Peoples Voice Blog \(http://blog.peoplesbanknc.com\)](http://blog.peoplesbanknc.com)

Facebook

Twitter

LinkedIn

[\(https://peoplesbanknc.com/\)](https://peoplesbanknc.com/)