			Rev 11/2012
FACTS	WHAT DOES PS BANK DO WITH YOUR PERSONAL INF	ORMATION?	
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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number and income</li> <li>account balances and payment history</li> <li>credit history and credit scores</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>		
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 PS Bank chooses to share; and whether you can limit this sharing.		
Reasons we can s	hare your personal information	Does PS 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		No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences		No	We don't share
	everyday business purposes— our creditworthiness	No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you			

Questions?

Call 888-746-6260 or go to www.peoplesbankpa.com

## Page 2

Who is providing this notice?	PS Bank	
What we do		
How does PS 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. Cookies, which are pieces of data that help web sites recognize return visitors, personalize your online visit and collect site-visitation statistics.	
How does PS Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>open an account or deposit money</li> <li>pay your bills or apply for a loan</li> <li>use your credit or debit card</li> </ul>	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	