



Privacy and Security

Privacy Policy

We consider customer confidentiality and privacy two of our highest priorities. We are constantly striving to take every possible measure to safeguard them. To affirm our commitment to confidentiality and privacy, Somerset Trust Company sets forth the following principles. These apply to whichever method of interaction with the bank you choose, whether it is through an office of the bank, ATM, telephone, mailed correspondence, or through the Internet.

- We continue to recognize and respect your expectation of privacy and security regarding your personal and financial affairs. Our policies and procedures are designed to safeguard information regarding your accounts both in accordance with strict internal security controls and confidentiality policies and with all applicable laws and regulations.
- We collect, retain, and use information about you only where we reasonably believe it will help administer our business, comply with applicable law, protect against fraud, or make available special offers of products or services from Somerset Trust Company which we feel may be of interest to you. We may also provide information to regulatory authorities and law enforcement officials in accordance with applicable law.
- If you have provided personal identifying information via e-mail (such as name and address), the information will only be used to communicate with you to handle your request. It is not sold or transferred to other parties.
- We collect standard non-identifying information about visits to the information-only pages of our website, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site usage.
- We do not collect personal identifying information about visitors to the information-only pages of our website. Visitors to www.somersettrust.com will remain anonymous.
- We practice established high standards to protect the accuracy and completeness of customer information in accordance with reasonable commercial standards. We take appropriate action to investigate customer inquiries regarding information the customer believes to be incorrect. Our procedures are designed to take steps in a timely manner to correct information determined to be inaccurate.
- We have procedures and security levels that limit employee access to personally identifiable information to those employees whose responsibilities at Somerset Trust Company require them to have such information about you. We educate our employees about the importance of confidentiality and customer privacy and we take appropriate disciplinary measures to enforce our employees' privacy responsibilities.
- We maintain strict security standards and procedures to prevent unauthorized access to information about you. We regularly update and test our technology to improve the protection of your information and to ensure the integrity of that information.
- We do not reveal specific information about your accounts or other personally identifiable data to third parties for their independent use, unless:
 - you authorize it,
 - the information is provided to help complete a transaction initiated by you,
 - the information is reported to a reputable credit bureau or similar information reporting agency, or,
 - the disclosure otherwise is lawfully permitted or required.
- We expect and require any third party vendor or service company that we hire to adhere to the same privacy principles that we have established for ourselves. They agree to safeguard our information about you and your products and services and abide by applicable law.
- We reserve the right to modify or change our privacy policy and associated procedures. Changes may be made at any time to the information herein without prior notice.

Somerset Trust Company is committed to protecting your privacy.

Comments or complaints concerning your privacy should be directed to:
 Somerset Trust Company
 Michael Whipkey, VP and Compliance Officer
 151 West Main Street
 PO Box 777
 Somerset, PA 15501
 Telephone: (814) 443-9200 or toll free (800) 972-1651
 Facsimile: (814) 443-9220

Privacy Disclosure

Rev. 11/2010		
FACTS	WHAT DOES SOMERSET TRUST COMPANY 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 • Account balances • Payment history 	<ul style="list-style-type: none"> • Account transactions • Checking account information • Wire transfer instructions
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
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 Somerset Trust Company chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Somerset Trust Company 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 do not share
For our affiliates' everyday business		

purposes - information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share
Questions?	Call 814-443-9200 or toll free at (800) 972-1651 or go to www.somersettrust.com	
What We Do		
How does Somerset Trust Company 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.	
How does Somerset Trust Company collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your income information • Make a wire transfer • Show your government-issued ID 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 <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. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Somerset Trust Company has no affiliates.</i> 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Somerset Trust Company does not share with nonaffiliates so they can market to you.</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>Our joint marketing partners include Investment Company</i> 	
Other Important Information		
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationship with nonaffiliates either for them to market to you or for joint marketing. - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>		
Privacy Model Disclosure VMP® Bankers Systems™ Wolters Kluwer Financial Services © 2010		PRIV-MODEL 8/1/2010
2010.3/2134 2661072-010 Custom		

Security Statement

Somerset Trust Company is committed to safeguarding your confidential information. Many customers have expressed a concern about the security of online banking and other online services offered through our Website. This is a pertinent and valid concern. We take our responsibility as caretaker of your confidential information and accounts very seriously. Our commitment to the security and confidentiality of handling customer information remains of utmost importance with our online services. Somerset Trust Company uses a combination of security features to ensure protection of your data.

- All of our online banking services require an identification number or user name and a self-selected password as our first line of security.
- We utilize state-of-the-art encryption of all data transmitted between your computer and our secure site. Browsers, or the software you use to browse or access the Internet, employ an encryption method called Secure Sockets Layer (SSL). SSL is software-based security protocol used to encode or scramble data before it is transmitted over the Internet. Without the corresponding "decoder", the transmission resembles nonsense text and would not be readable. SSL enables your browser to connect to our secure site and transparently negotiate a secure communication channel. Once this connection has been made, information can be exchanged with no chance of a third party intercepting the data. As an added security feature, a firewall, or a separate computer, guards the bank's central computers. Only authorized transactions pass through the firewall to the banking system.
- Internet browsers today offer various levels of SSL encryption. 128-bit encryption provides the highest level of commercially available security. STC OnLine Banking and our other secure applications require 128-bit encryption. Major commercial browsers, including Netscape™ Navigator version 4.0 or higher and Microsoft® Internet Explorer version 4.0 or higher, include the capability for 128-bit encryption.
- Your browser will indicate if you are in a secure session. Look for the padlock or key on the bottom of your screen. If the padlock is "locked" or the key is not broken, you are in a secure session.
 - Also, you are in a secure session if the web site address indicates **https://** at the beginning of the address, versus **http://**.
- Somerset Trust Company continues to enhance and maintain prudent security standards to protect against unauthorized access or use of your confidential information.
- We employ professional Internet security advisors who are continually testing our security systems to prevent unauthorized access to the system and we are prepared to work with Internet security agencies to identify and prosecute violators.
- **www.somersettrust.com** is the address for Somerset Trust Company's website. Use caution if a web site looks like www.somersettrust.com but is not the exact same address.
 - Access STC OnLine Banking and BillPay, Trust Account Access, or Credit Card Access by typing Somerset Trust Company's web site address into your web browser.
 - Never go to a website from a link in an email and enter your personal details.
- Somerset Trust Company will NEVER request personal information from you via email. For that matter, no reputable organization should request personal information from you via email.
 - If you receive an email that looks like it came from us that requests your personal information, do not respond to it.
 - If an email requests your personal information, don't reply to it.
 - Be wary of emails that ask you to submit any personal information or one that sends you personal information and asks you to verify or update it. Tell us about the email by calling 800-972-1651 or 814-443-9200.
 - Personal information includes: *Social Security Number*ATM or Debit Card PINs or access codes*Credit card numbers or expiration dates*User IDs and passwords*Bank account numbers*Mother's maiden name.
- Ensure the security of your information by following these steps:
 - Do not reveal your user name and password to anyone.
 - Change your passwords or PIN often.
 - Use both letters and numbers and both upper and lower case letters if possible.
 - Use a different password if you have multiple online account access points.
 - Log off STC OnLine Banking, STC OnLine BillPay, Trust Account Access, STC CreditCard Access, or any other online financial service before leaving your computer or accessing other web sites.

- Review your bank account, credit card statements and phone bills as soon as you receive them to determine if there are any unauthorized charges. If your statement is late, call the appropriate business and confirm your billing address and account balances.

Somerset Trust Company has taken reasonable and appropriate steps to ensure that your confidential information is secure. We are not liable for a breach of security that occurs for reasons outside of our control.

