FACTS	WHAT DOES HOCKING VAL WITH YOUR PERSONAL INF		HOCKING VALLEY BANK Member F.D.LC.
Why?	Financial companies choose how and with whom they share your personal information. Federal law requires us to tell you how we collect, share and protect your personal information. Federal law also gives consumers the right to limit some but not all sharing. Please read this notice carefully to understand what we do.		
What?	 The types of personal information we collect and share depend on the products or services you have with us. This information can include: Social security number Account balances and transaction history Credit history and credit scores 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 their customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Hocking Valley Bank chooses to share; and whether you can limit this sharing.		
Reasons we can s	hare your personal information	Does Hocking Valley Bank share?	Can you limit this sharing?
For our everyday business purposes— 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		NO	We don't share.
For joint marketing with other financial companies		NO	We don't share.
For our affiliate's* everyday business purposes— information about your transactions and experiences		NO	We don't share.
For our affiliate's everyday business purposes— information about your creditworthiness		NO	We don't share.
For non-affiliates* to market to you		NO	We don't share.
Questions?	Call us locally at 740-592-4441, toll	-free at 1-888-482-5854 or visit	us at www.hvbonline.com

*Definitions of affiliates and non-affiliates are on the back page.

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What we do				
How does Hocking Valley 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 Hocking Valley Bank collect my personal information?	 We collect your personal information, for example, when you Open an account Deposit money or apply for a loan Use your credit or debit card We also collect your personal information from others, such as credit bureaus. 			
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliate's everyday business purposes—information about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates 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. Hocking Valley Bank has one affiliate, Net Enterprises, Inc. We do not share information with the company. 			
Non-affiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Hocking Valley Bank does not share with non-affiliates so they can market to you. 			
Joint marketing	 A formal agreement between non-affiliated financial companies that together market financial products or services to you. Hocking Valley Bank doesn't jointly market. 			