****OHIO VALLEY BANK.**

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Privacy Policy

Revised 12/2010



WHAT DOES OHIO VALLEY BANK
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 servie you have with us. This information can include: Social Security number and employment information Account balances and credit history Transaction history and checkign account information When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Ohio Valley Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Ohio Valley 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
For our affiliates' 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 800-468-6682 or go to www.ovbc.com

Who we are				
Who is providing this notice?	OHIO VALLEY BANK			
What we do				
How does Ohio Valley Rank	To protect your personal information from authorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.			

protect my personal information?	Employees are restricted access to your personal information except "on a need to know" basis to provide products and services to you.
How does Ohio Valley Bank collect my personal information?	We collect your personal information, for example, when you Open an account or apply for a loan Show your driver's license or provide account information Make deposits or withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only Sharing for affiliates' 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 non-financial companies. • Ohio Valley Bank does not share with our affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Ohio 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. Ohio Valley Bank doesn't jointly market.











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