



The Peoples Bank Co.

FACTS

WHAT DOES THE PEOPLES BANK CO. DO WITH YOUR PERSONAL INFORMATION?

Rev. 02/2011

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction history • Credit history • Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 The Peoples Bank Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Peoples Bank Co. share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your accounts (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	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	No
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call toll free 1-866-PBC-Bank (722-2265) or go to www.pbcbank.com
-------------------	--

Who are we

Who is providing this notice? The Peoples Bank Co.

What we do

How does The Peoples Bank Co. 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 including limiting employee access.

How does The Peoples Bank Co. collect my personal information? We collect your personal information, for example, when you

- Open an account
- Deposit money
- Apply for a loan
- Use your credit or debit card
- Show your driver’s license

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 nonfinancial companies.

- *The Peoples Bank Co. has no affiliates*

Non-affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Peoples Bank Co. does not share with non-affiliates so they can market to you.*

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Peoples Bank Co. doesn’t jointly market*

Other important information