



Home

Products

Branches

Management

President's Message

Rates

Links

Privacy-Policy



NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

FACTS: WHAT DOES PLEASANTS COUNTY 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? The types of personal information we collect and share depend on the product

or service you have with us. This information can include:

Social security number and income

Account balances and payment history

Credit history and credit scores

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 customers' personal information to run their every day business. In the section below, we list the reasons financial

companies can share their customers' personal information; the reasons Pleasants County Bank chooses to share; and whether you can limit this

sharing.

Does Pleasants Reasons we can share your County Can you limit this personal information: Bank share? sharing?

For our everyday business purposes-Such as to process your transactions, maintain your accounts(s), response to court orders and legal investigations

Yes

No

marketing For our purposes-Nο We do not share

To ofer our products and services to you.

or report to credit bureaus.

For joint marketing with other We do not share financial companies. No

For our affiliates' everyday **Pleasants County Bank** has no affiliates business purposes-We do not share

Information about your transactions and experiences

For our affiliates' everyday business purposes-

Bank We do not share

Information about your

has no affiliates creditworthiness

For non-affiliates' to market to do not share

Pleasants County Bank

does not share with non-affiliates so they can market to you

Pleasants County

We

QUESTIONS? Call 304-684-2227 or toll free 1-800-296-6114 or go to pcbsm.com

Who we are

Who is providing this notice? Second Street.

Pleasants County Bank, 323

P. O. Box 240, St. Marys, WV

26170

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What we do

How does Pleasants County Bank To protect your personal information from unauthorized

protect my personal information? access and use, we use security measures that

comply

with federal law. These measures include computer safeguards and secured files and buildings.

How does Pleasants County Bank We collect your personal information, for

example, when

you: 1. Open an account or deposit money.

2. Pay your bills or apply for a loan

3. Use your credit/debit card

We also collect your personal information from

other

companies such as credit bureaus.

additional rights to limit sharing

Why can't I limit all sharing?

collect my personal information?

Federal law gives you the right to limit only:

1. Sharing for affiliates' everyday business purpose

Information about your credit worthiness

2. Affiliates from using your information to market

to you

3. Sharing for non-affiliates to market to you State laws and individual companies may give you

Definitions

Affiliates ownership or control. Companies related by common

They can be financial and non-financial companies

Pleasants County Bank has no

affiliates.

Non-affiliates ownership or control

Companies not related by common

They can be financial and non-financial companies.

Pleasants County Bank has no non-affiliates.

Joint marketing

financial

A formal agreement between non-affiliated

companies that together market financial products

Pleasants County Bank has no agreements.

Rev.1-10

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