

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 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:

- 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 **Pleasant County Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Pleasant County Bank share?	Can you limit this sharing?
For our everyday business purposes- Such as to process your transactions, maintain your accounts(s), response 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 do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes- Information about your transactions and experiences	Pleasant County Bank has no affiliates	We do not share
For our affiliates' everyday business purposes- Information about your creditworthiness	Pleasant County Bank has no affiliates	We do not share
For non-affiliates to market to you-	Pleasant County Bank does not share with non-affiliates so they can market to you	We do not share

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?

**Pleasants County Bank, 215 Washington St.
P. O. Box 240, St. Marys, WV 26170**

What we do

How does Pleasants County 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 Pleasants County Bank collect my personal information?

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.

Why can't I limit all sharing?

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 additional rights to limit sharing

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies

Pleasants County Bank has no affiliates.

Non-affiliates

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

Pleasants County Bank has no non-affiliates.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Pleasants County Bank has no agreements.
