

FACTS

WHAT DOES JIM THORPE NEIGHBORHOOD BANK DO WITH YOUR PERSONAL INFORMATION?

Rev. 08/2015

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 account transactions

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 everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Jim Thorpe Neighborhood Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jim Thorpe Neighborhood Bank share?	Can you limit this sharing?
For our every day 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	No	We don't share
For joint marketing with other financial institutions	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' every 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 (570) 325-3400 or go to www.jtnb.com.

What we do	
How does Jim Thorpe Neighborhood 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 Jim Thorpe Neighborhood Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Jim Thorpe Neighborhood Bank does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Jim Thorpe Neighborhood Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Jim Thorpe Neighborhood Bank does not jointly market.</i>

Other Important Information

We value the trust that our customers place in us and in this online service. We know what end users expect privacy and confidentiality in all dealings with our Bank, and we pledge that we will take steps necessary to protect the privacy of information shared with us. No action can be taken involving your data without your prior consent. 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.

Children's Online Privacy

The law requires parental consent to collect or use information from a child under 13. If you are a child under 13, please show this to your parents and do not use the online services of this Bank without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.

Information Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal requirements to guard your nonpublic personal information. Procedures exist to ensure that account holder financial institution information is accurate, current, and complete. Our staff responds to requests to correct inaccurate information in a timely manner.