



FACTS

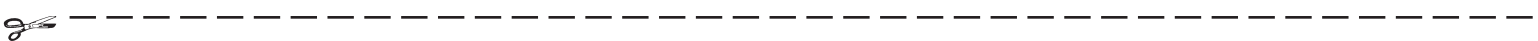
WHAT DOES PennCrest BANK® DO WITH YOUR PERSONAL INFORMATION?

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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and checking account information
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 PennCrest BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennCrest 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	Yes	Yes
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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the below form to the address shown. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call 1-888-716-7587 or go to www.PennCrest.bank
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Mail In Form

If you have a joint account, your choice(s) will apply to you alone, NOT to everyone unless you mark below. <input type="checkbox"/> Apply my choices to everyone on my account.	Check below and please print the required information: <input type="checkbox"/> Do not share information about my account with your Insurance Company(ies) for joint marketing purposes.	
	Name	
	Address	
	City, State, Zip	
	Last 4 digits of SS#	
Date		

Mail to: PennCrest BANK, 1201 12th Street, Altoona, PA 16601

Who we are

Who is providing this notice?	PennCrest BANK®
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What we do

How does PennCrest 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 PennCrest BANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ open an account or deposit money■ pay your bills or apply for a loan■ use your debit card We also collect your personal information from others, such as credit bureaus, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone, NOT to everyone on your account---unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>PennCrest BANK has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>PennCrest BANK does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ <i>PennCrest BANK jointly markets with Insurance Company(ies).</i>

Other important information

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