

FACTS	WHAT DOES FIRST NEIGHBORHOOD 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?	<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 • Income • Account Balances • Credit History • Transaction History <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 customer's personal information; the reasons First Neighborhood Bank chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does First Neighborhood 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	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' everyday business purposes – information about your creditworthiness	NO We Don't Share
	For nonaffiliates to market to you	NO We Don't Share
Questions?	Call 304.927.1750 or 304.485.7641 or go to www.firstneighborhoodbank.com	

Who We Are		
Who is providing this notice?	First Neighborhood Bank	
What We Do		
How does First 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 First 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 • Deposit money • Use your debit card • Apply for a loan or other credit • Make a wire transfer 	
Why can't I limit all 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"> • West Central Insurance, LLC • FNB does not share with affiliates 	
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"> • FNB does not share with non-affiliates so they can market to you 	
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"> • FNB does not jointly market 	
Other Important Information		
First Neighborhood Bank		
216 Market Street Spencer, WV 25276 304.927.1750	500 Division Street Parkersburg, WV 26101 304.865.2265	4416 Emerson Avenue Parkersburg, WV 26104 304.485.7846