

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?

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
- Income
- Account Balances
- Payment History
- Credit History
- 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 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



216 Market Street
Spencer, WV 25276
(304) 927-1750

4416 Emerson Avenue
Parkersburg, WV 26104
(304) 485-7641

500 Division Street
Parkersburg, WV 26101
(304) 865-2265

285 S Church Street
Ripley, WV 25271
(304) 373-1750

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? We collect your personal information, for example, when you

- Open an account
- Deposit money
- Use your debit card
- Apply for a loan or other credit
- Make a wire transfer
- Pay your bills

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

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.

- West Central Insurance, LLC

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

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

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

- FNB does not jointly market

Other Important Information

First Neighborhood Bank is chartered under the laws of State of West Virginia and is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against First Neighborhood Bank should contact the FDIC through one of the following means: In person, by U.S. Mail: 1100 Walnut St., Box #11 Kansas City, MO 64106 or Telephone 1-877-275-3342.