

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
- Credit History
- Transaction History

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

Who We Are

Who is providing this notice?	First Neighborhood Bank
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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.
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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
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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>
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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
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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
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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
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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