

STATEMENT ON THE PRIVACY OF CUSTOMER INFORMATION

ALPHA COMMUNITY BANK

Our Privacy Commitment to You. We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

Confidentiality and security of Nonpublic Personal Information. Nonpublic Personal Information is information about you that is not publicly available and that we obtain in connection with providing financial products or services. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Additionally, each bank employee is required to consider all customer information as private and privileged.

Nonpublic Personal Information We collect. Our bank collects, retains, and uses nonpublic personal information about you only when we believe it would be useful and allowed by law in administering our business and to provide products, services, and other opportunities which we feel may be of interest to you. To accomplish this, we may collect the following kinds of information about you:

- Information we receive from you on applications or other forms such as name, address, social security number, assets, income, etc.
- Information about your transactions with us such as your account balance, account history, credit card usage, etc.
- Information we receive from others such as consumer credit reports, demographic marketing information, etc.

Parties to Whom We Share Nonpublic Personal Information. We limit the sharing of nonpublic personal information to the following parties:

- We may share any of the information above with nonaffiliated 3rd parties in the following instances: (1) when that information is requested by you, (2) when it is needed to process or complete a transaction initiated by you, (3) when required or allowed by law, (4) with reputable credit reporting agencies.
- We may share any of the information above with nonaffiliated 3rd parties who assist us in processing and servicing your transactions and accounts with us such as our credit card processor.
- We may share any of the information above to nonaffiliated 3rd parties that provide services on our behalf for who perform marketing services for us and with whom we have joint marketing agreements. While this sharing is allowed by law these parties must agree to confidentiality provisions to assure the protection of your information.
- We may share only certain information about you within our Alpha family (our affiliates) as allowed.. under the Fair Credit Reporting Act. The information we share with affiliates is limited to our experience with you or transactions with you such as account balances and payment. We do not share nonpublic information from applications or information from consumer reporting agencies.

All sharing of customer information that we perform is allowed by law. It is not subject to decline or opt out.

Sharing Information about Former Customers. If you end your customer relationship with us or become an inactive customer, we will treat the information we have about you as if you were still our customer.

**Member
FDIC**