

**FACTS****WHAT DOES HERITAGE COMMUNITY 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 and Transaction history
- Account balances and Transaction or loss history
- Payment history and Credit 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 customer's 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 Heritage Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage Com. Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 423-636-5000 or go to [hcbonline.us](http://hcbonline.us)

**Who we are****Who is providing this notice?**

Heritage Community Bank

**What we do****How does Heritage Community 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 Heritage Community Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account or Provide account information
- apply for loan or Give us your contact information
- Make deposits or withdrawals from your account

**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 nonaffiliates 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 nonfinancial companies.

- Heritage Community Bank does not share with our affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Heritage Community Bank does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Heritage Community Bank doesn't jointly market.

**Other important information**

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.

You can help safeguard your personal information by not disclosing your personal information, account information, identification numbers, passwords or codes to others. Beware of callers requesting confidential information about you or your account. No one from Heritage Community Bank will ever call or email you requesting your personal information, account number, PIN or other passwords/codes. If you should receive such a call, please notify us immediately at 423-636-5000.