

FACTS

WHAT DOES EXCHANGE BANK & EXCHANGE INVESTMENT SERVICES DO WITH YOUR PERSONAL INFORMATION?

Rev. 4/2018

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 income
- account balances and credit history
- payment history and credit scores

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 customers' personal information; the reasons Exchange Bank & Exchange Investment Services choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Exchange Bank & Exchange Investment Services 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	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (478) 452-4531 or go to <http://www.exch.bank>

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Who we are

Who is providing this notice?

Exchange Bank & Exchange Investment Services

What we do

How does Exchange Bank & Exchange Investment Services 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.

Our employees are bound by a code of ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

How does Exchange Bank & Exchange Investment Services collect my personal information?

We collect your personal information, for example, when you

- open an account or pay your bills
- use your credit or debit card or deposit money
- apply for a loan

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include others, such as companies with an Exchange name; financial companies such as securities broker-dealers and investment advisors.*

Nonaffiliates

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

- *Exchange Bank & Exchange Investment Services 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.

- *Our joint marketing partners include financial companies such as insurance companies and financial product or service marketing companies*