

The Waterford Commercial & Savings Bank

Waterford Office
 20115 St Rt. 339, PO Box 65
 Waterford, OH 45786
 (740) 984-2357 Fax (740) 984-4460



Crooksville Office
 250 West Main St
 Crooksville, OH 43731
 (740) 982-2900 Fax (740) 982-2165

FACTS	WHAT DOES THE WATERFORD COMMERCIAL & SAVINGS 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores When you are <i>no longer</i> 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 customers' personal information; the reasons The Waterford Commercial & Savings Bank chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does The Waterford Commercial & Savings 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 do not share.
For our affiliates' everyday business purposes— Information about your transactions and experiences	No	We do not share.
For our affiliates' everyday business purposes— Information about your creditworthiness	No	We do not share.
For our affiliates to market to you	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

Questions?	Call (740) 984-2357 or go to www.waterfordbank.com
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Who we are	
Who is providing this notice?	The Waterford Commercial & Savings Bank

What we do	
How does The Waterford Commercial & Savings 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 The Waterford Commercial & Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay a bill or apply for a loan ▪ Use your debit card 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 <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 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. <ul style="list-style-type: none"> ▪ <i>The Waterford Commercial & Savings Bank does not share with our affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>The Waterford Commercial & Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ The Waterford Commercial & Savings Bank does not share with nonaffiliates so they can market to you