



101 W. Spring Street
 New Albany, IN 47150
 (812) 981-7750
 1-866-944-2004

Consumer Information Privacy Notice

FACTS

WHAT DOES YOUR COMMUNITY BANK (“YCB”) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to restrict 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 payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers’ personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list all the reasons financial companies can share their customers’ information; the reasons Your Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YCB share?	Can you limit this sharing?
For our everyday business purposes – to process your transactions, maintain your account, and 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	No	No
For our affiliates to market you	No	No
For nonaffiliates to market you	Yes	Yes

Contact Us

Call 1-866-944-2004 or go to www.yourcommunitybank.com and click on Contact Us

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Sharing Practices

How often does YCB notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does YCB 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 YCB collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none">▪ open an account or deposit money▪ pay your bills or apply for a loan▪ use your credit or 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 sharing only for <ul style="list-style-type: none">▪ affiliates' everyday business purposes – information about your creditworthiness▪ affiliates to market to you▪ nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing

Definitions

Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none">▪ processing transactions, mailing, and auditing services▪ providing information to credit bureaus▪ responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ Our affiliates include companies with a Your Community Bank name; and nonfinancial companies such as the Title Center of Greater Kentucky, LLC and The Scott County State Bank, which is wholly owned by Community Bank Shares, the holding company of Your Community Bank.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ Your Community Bank may share information with nonaffiliated third parties such as mortgage companies, insurance companies, direct marketing companies, nonprofit organizations or its credit card issuer First Bank Card.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ Your Community Bank has a joint marketing relationship with First Bank Card.

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If you want to limit our sharing

Contact us

By telephone: toll-free 1-866-944-2004

On the web: www.yourcommunitybank.com and click on Contact Us

By mail: mark your choice below, fill in and send the form to:

Your Community Bank
Attn: Customer Service
101 W. Spring Street
New Albany, IN 47150

Check your choices

Your choices will apply to everyone on your account.

Check any/all you want to limit: (See page 1)

- Do not share my personal information with nonaffiliates to market their products and services to me.

Account number

Your address

Account number

Mail to:

Your Community Bank
Attn: Customer Service
101 W. Spring Street
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