

FACTS**WHAT DOES COMMUNITY BANK & TRUST CO. 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 transaction history ■ account balances and payment history ■ account transactions and checking account information 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 Community Bank & Trust Co. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Community Bank & Trust Co. share?
	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
	For our marketing purposes— to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes— information about your transactions and experiences	No
	For our affiliates' everyday business purposes— information about your creditworthiness	No
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	No
		Can you limit this sharing?
		No
		No
		We don't share
		We don't share
		We don't share
		Yes
		We don't share
To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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?	Go to website www.combk.com	

**Mail-in Form**

Mark any/all you want to limit:

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- Do not allow your affiliates to use my personal information to market to me.

Please Print Information Below:

Name		Mail to: Community Bank & Trust Co. Attn: Operations 125 N. State St. Clarks Summit, PA 18411
Address		
City, State, Zip		

What we do	
How does Community Bank & Trust Co. 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 Community Bank & Trust Co. 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 us by check or apply for a loan ■ use your credit or debit card
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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of Community Bank & Trust Co. name; financial companies such as Comm Financial Services and Community Leasing Corporation.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Community Bank & Trust Co. 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"> ■ <i>Community Bank & Trust Co. doesn't jointly market</i>