

## **Privacy Policy for Consumer Customers**

### **General**

This policy is effective April 4, 2003 and has been established for the consumer customers dealing with Affinity Bank including, but not limited to, relationships involving deposit accounts, loan accounts, and safe deposit boxes.

### **Why Did I Receive This Notice?**

The Federal Financial Privacy Law requires that any financial institution provide notice to its customers about its privacy policies and practices and the right for you to prevent a financial institution from disclosing nonpublic personal information about you to nonaffiliated third parties by "opting out".

We value the confidentiality of your nonpublic personal information and have adopted a privacy policy that allows us to provide you with an extremely high level of service while continuously protecting the private personal information that you have entrusted with us.

### **How We Collect Information**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency; and
- Information from outside sources to verify employment, credit, insurance coverage or other representations made by you.

### **Use of Information**

Most of the information we collect is used for the purpose of helping us deliver the services that you requested in the most accurate and efficient manner possible. The information is also helpful to us in designing products and services that will be of benefit to you and other customers.

### **Disclosure of Nonpublic Personal Information to Affiliated and Nonaffiliated Third Parties**

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as disclosed within this policy or as permitted by law.

We may disclose nonpublic personal information to affiliates and non-affiliated third party organizations in the following circumstances:

- To effect, administer, or enforce a requested transaction when it is helpful or necessary to complete the transaction that you have requested or authorized;
- To provide products and services you have requested or otherwise authorized;
- To maintain or service your accounts with us;
- To comply with requests by our regulatory agencies; and
- To comply with a law, regulation, reporting requirement, legal process or court order as permitted by law.

Additionally, in order to provide you with opportunities to buy products or services offered by us (or jointly with other financial institutions) we may provide information to companies that perform marketing services or to other financial institutions with whom we have joint marketing agreements. If we do provide any information, we will contractually require these companies to keep all your nonpublic personal information secure and confidential and prohibit them from using your nonpublic personal information for any other purpose. We also ensure that any information that would be provided would be limited to the information necessary to perform the related marketing services.

Federal law allows us to disclose certain information (listed below) with our affiliates. Therefore you do not have an ability to opt out of the sharing of the following with our affiliates:

Name	Address	Account Balances	Account Activity
Types of Accounts	Credit Card Usage	Payment History	Deposit History
Parties to Transaction	Telephone Numbers		

We currently do not have any affiliates, however, if a holding company for the bank is established or a company is acquired, the holding company or acquired company would be automatically included as an affiliate for purposes of this privacy policy.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures other than disclosures permitted by law. If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following toll-free number: 888-878-2220, or write to us at Affinity Bank of Pennsylvania, Attn: Privacy Dept., P.O. Box 7068, Wyomissing, PA 19610.

### **Security of Nonpublic Personal 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.

### **Account Accuracy**

We have implemented policies and procedures to ensure that the information maintained by us about you is accurate, current and complete. If at some time you believe there is an error in an account statement for one of your accounts, please contact us in writing at Affinity Bank of Pennsylvania, P.O. Box 7068, Wyomissing, PA 19610, or by telephone at 610-898-7710. We will investigate and provide a response to you as soon as possible.

### **Future Updates**

We reserve the right to update this policy at any time, in which case we would notify you of the changes as soon as possible.

APPROVAL: 10/27/05