



Dear Valued Client,

Peoples Bank is required by law to provide its customers with a notice that accurately describes our Privacy Policy and practices. Beyond the requirements of the law, ***we value your relationship and your privacy***, and we are committed to protecting your personal information and honoring your privacy preferences.

***We promise to protect your privacy.*** Peoples Bank does not share nonpublic information about you with third-party marketers outside of the Peoples family of companies without your consent, except as explained in the enclosed notice. We are permitted to disclose nonpublic personal information to nonaffiliated companies with which we have entered into joint marketing agreements (examples include mutual fund companies, broker dealers, and insurance companies). We choose such nonaffiliates carefully and require them to not use your private information other than to service your account or make you aware of special offers that may be of interest to you.

We may share customer information within the Peoples family of companies in an effort to better serve your financial needs. If you prefer, you can opt out of this sharing of information as outlined in our notice.

***We promise to honor your privacy preferences.*** In terms of sharing information within our family of companies, we will honor your privacy preference. If in the past you have already opted out of sharing information within the Peoples family of companies, there is no need to do anything further. If you have not, and do not want your information shared within the Peoples family of companies, please inform us as outlined in our notice.

***We promise to secure your information.*** Security of information is a top priority for the Peoples family of companies. We comply with federal standards to protect your information through physical, electronic, and procedural safeguards.

We want to assure you that the Peoples family of companies protects your privacy. If you have any questions about our Privacy Policy or practice, or how we protect your information, please call us at 1-800-374-6123 or contact any Peoples associate.

Our company's core values are based on conducting business with integrity, and we are committed to maintaining your trust and confidence. Thank you for the opportunity to serve your financial needs.

Sincerely,

Richard W. Stafford  
Executive Vice President, Retail Banking



**FACTS****WHAT DOES PEOPLES 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:

- Social Security number and income
- Account balances and payment history
- Credit history and Credit scores

When you are *no longer* 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 Peoples Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call **800-374-6123** our menu will prompt you through your choice(s) **or**
- Visit us online: [www.peoplesbancorp.com](http://www.peoplesbancorp.com)

**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 **800-374-6123** or go to [www.peoplesbancorp.com](http://www.peoplesbancorp.com)

## Who we are

Who is providing this notice?

Peoples Bank

## What we do

How does Peoples 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. In addition, only those employees who need your information to perform their jobs are allowed access.

How does Peoples Bank collect my personal information?

We collect your personal information, for example, when you

- 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 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 – unless you tell us otherwise.

## Definitions

Affiliates

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

- *Peoples Insurance Agency, LLC, which includes the Barengo Insurance Agency and Putnam Agency divisions.*

Nonaffiliates

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

- *Peoples Bank 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 institutions with whom we jointly offer investments, insurance, and credit cards.*

## Other important information