

## FACTS

### WHAT DOES PEOPLES 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 account balances
- ” Transaction history and credit history
- ” investment experience and mortgage rates and payments

#### How?

All financial companies need to share **guest** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their guest personal information; the reasons **Peoples** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

#### To limit our sharing

- Call 800-722-5056 —our menu will prompt you through your choice(s) or
- Visit us online: [www.bankingunusual.com](http://www.bankingunusual.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 800-722-5056 or go to [www.bankingunusual.com](http://www.bankingunusual.com)

Who we are	
Who is providing this notice?	Peoples Bank, Peoples National Bank, Peoples Nat'l Bank Leadville, Oread Mortgage LLC, Peoples Mortgage Corp, Peoples First Title Agency LLC
What we do	
How does Peoples 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 Peoples collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay your bills or seek advice about your investments</li> <li>• provide your mortgage information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include Peoples Bank, Peoples National Bank, Peoples National Bank Leadville, Oread Mortgage LLC, Peoples Mortgage Corporation, and Peoples First Title Agency LLC.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Peoples does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Peoples doesn't jointly market.</li> </ul>
Other important information	