

FACTS	WHAT DOES JEFFERSON SECURITY 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: <ul style="list-style-type: none"> <li>•Social Security Number      •Account Balances      •Transaction History</li> <li>•Income      •Payment History      •Credit History</li> </ul>
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Jefferson Security Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jefferson Security 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>	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call 304-876-9000 or email us at <a href="mailto:privacy@jsb.bank">privacy@jsb.bank</a>
------------	---

What We Do	
<b>How does Jefferson Security Bank protect my personal information?</b>	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.
<b>How does Jefferson Security Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>•Open an account      •Provide account information</li> <li>•Apply for a loan      •Show your driver's license</li> <li>•Give us your income information</li> </ul> We also collect personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights and limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	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 non-financial companies. <ul style="list-style-type: none"> <li>•Our affiliates include</li> <li>•Financial companies such as: JSB Financial, LLC</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>•Jefferson Security Bank does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>•Jefferson Security Bank does not jointly market.</li> </ul>

Other Important Information
<b>For Maryland Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.