



Waterford Office
 20115 St Rt 339, PO Box 65
 Waterford, OH 45786
 (740) 984-2357 • Fax (740) 984-4460

Waterford Commercial & Savings Bank
 www.waterfordbank.com

Crooksville Office
 250 West Main St.
 Crooksville, OH 43731
 (740) 982-2900 • Fax (740) 982-2165

Rev 9/15/11

FACTS

WHAT DOES THE WATERFORD COMMERCIAL & SAVINGS 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 The Waterford Commercial & Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Waterford Commercial & Savings Bank 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	No
For joint marketing with other financial companies	No	We do not share.
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share.
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share.
For our affiliates to market to you	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

Questions?

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Who we are

Who is providing this notice?

The Waterford Commercial & Savings Bank

What we do

How does The Waterford Commercial & Savings 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.

How does The Waterford Commercial & Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay a bill or apply for a loan
- Use your 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.

Definitions

Affiliates

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

- *The Waterford Commercial & Savings Bank does not share with our affiliates.*

Nonaffiliates

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

- *The Waterford Commercial & Savings 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.

- *The Waterford Commercial & Savings Bank does not share with nonaffiliates so they can market to you.*

Other Important Information



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Online Privacy Practices

Waterford Commercial & Savings Bank

We gather information online that helps us protect you, maintain the security of our website, and to provide the online services that you request. We do this through the use of cookies and the information that you submit to us online.

Types of Information Collected

- Information that we receive from online applications, forms, or emails.
- Transaction information that you submit through our online banking service.
- The Internet address (referral site) which brought you to our web site.
- The name and version of your web browser.
- Your Internet Protocol (IP) address, the date and time you access our web site.
- Pages visited on our website and the duration of your online session.

Reasons We Collect This Information

For our everyday business purposes -

- Such as to process your transactions, maintain your accounts, and respond to your online requests.

For security purposes -

- Such as to maintain a secure session, authenticate your computer, verify transactions, and detect fraudulent transactions.

For site management -

- To improve the site navigation, resolve performance issues, tailor the content that we display to you online.

Sharing of Online Information

Online Information may be shared with our service providers for processing your requests and for everyday business purposes as further described in our Privacy Policy.

Protection of Online 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.

External 3rd Party Links

- Our website may include links to other 3rd party web sites. These links to external 3rd parties are offered as a courtesy and a convenience to our customers.
- When you visit these sites, you will leave our website and will be redirected to another site. This Institution does not control linked 3rd party web sites.
- We are not an agent for these third parties nor do we endorse or guarantee their products.
- We make no representation or warranty regarding the accuracy of the information contained in linked sites. We suggest that you always verify the information obtained from linked websites before acting upon this information. Also, please be aware that the security and privacy policies on these sites may be different from our policies, so please read third party privacy and security policies closely.
- This privacy policy applies solely to the Customer Information collected by this Institution.

Third Party Cookies

- Our Service Providers may use cookies to collect some of the above information. In some cases you must accept cookies in order to view our website or perform online banking transactions. These cookies do not store any personally identifiable information; they simply provide another level of security and help us analyze website activity.
- When you click on advertisements in our website or advertisements on linked 3rd party web sites, you may receive another cookie; however, you do not have to accept any cookies from third party advertisements.



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Email Policies

- When you enroll for our online services, we will send you a welcome email. We may also send emails marketing various products and services offered by this Institution. We will always provide you an opportunity to opt-in or opt-out of marketing related emails.
- We will also send security related email notices when you sign-up for "notify me" alerts on your account(s) or whenever you change your passcode, security question, or email address.
- If you agree to accept electronic disclosures and/or online account statements, we may also send you notices of important account updates through email. For example, we may send you an email with updates to this privacy policy and/or we may send you a notice that you have an important message within online banking. For more information on how to enroll for electronic disclosures, please contact us at (740) 984-2357.
- We will **never** send you an email asking for personal information such as your account number, ATM card number, PIN number, social security number, or login information.

Privacy of Children

- We do not knowingly collect names, emails addresses, or any other personally identifiable information from children.
- We do not knowingly market to children, nor do we allow children under 13 to open online accounts.

Online Security Tips

Beware of Phishing Attempts and Internet Scams

Phishing (fishing) is a social engineering technique often used by criminals to trick individuals into providing personal information such as: ATM card numbers, account numbers, Social Security numbers, access lds and passcodes.

Phishing maybe performed over the telephone through SMS texting or through email and redirection to a fraudulent website that appears to look just like the legitimate site.

Some of these fraudulent websites and even compromised legitimate sites may be virus laden and can be used to download malicious software (also known as mal-ware or crimeware) to your computer. Below we have listed a few tips to help protect your personal information on the Internet:

- Always be wary of any email requesting your personal information: such as your account number, ATM card number, PIN number, or social security number.
- Do not click on links or download attachments in email unless you are expecting the email.
- Bookmark financial websites and use these bookmarks every time you visit the website.
- Whenever you enter personal information on a website always look for the lock symbol, or https: in the address bar. Always click on the lock symbol and review the certificate details.
- Keep your Internet browser and computer operating systems updated! Most browsers also now offer free anti-phishing tool bars that can help alert you of fraudulent websites.
- Always use anti-virus and anti-spam software and keep it updated.
- Change passwords to your online accounts regularly.
- If you frequently surf the Internet, consider using a dedicated computer strictly for online banking.
- If you send us an email, please do not include any confidential, personal or sensitive information in the email message, as email messages are not secure. We do offer secure messaging through our Online Banking service and you may use this secure messaging feature if you need to send us sensitive or confidential information.
- If you receive an e-mail that you think could be a scam, social engineering or a phishing attempt, delete it immediately or forward the email to spam@uce.gov.
- If you have any questions about the legitimacy of an email, especially an email from this Institution, you can also call us at this number (740) 984-2357 or forward the email to info@waterfordbank.com.

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