

| FACTS | WHAT DOES HOCKING VALLEY BANK DO WITH YOUR PERSONAL INFORMATION?   |
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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> |
| 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 <b>HOCKING VALLEY BANK</b> chooses to share; and whether you can limit this sharing.            |

| Reasons we can share your personal information   | Does <b>HOCKING VALLEY BANK</b> 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 | <b>YES</b>                             | <b>NO</b>                   |
| <b>For our marketing purposes</b> —to offer our products and services to you   | <b>NO</b>                              | <b>We don't share</b>       |
| <b>For joint marketing with other financial companies</b>  | <b>NO</b>                              | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   | <b>NO</b>                              | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness   | <b>NO</b>                              | <b>We don't share</b>       |
| <b>For our affiliates to market to you</b>   | <b>NO</b>                              | <b>We don't share</b>       |
| <b>For non-affiliates to market to you</b>   | <b>NO</b>                              | <b>We don't share</b>       |

|                      |   |
|----------------------|---|
| To limit our sharing | <ul style="list-style-type: none"> <li>• Call locally at <b>740-592-4441</b> or toll-free at <b>1-888-482-5854</b></li> <li>• Visit us online: <b>www.hvbonline.com</b></li> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b><br/>           If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> 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.</p> |
| Questions?           | Call locally at 740-592-4441 or toll-free at 1-888-482-5854 or go to our website at <a href="http://www.hvbonline.com">www.hvbonline.com</a>  |

**Who we are****Who is providing this notice?**

Hocking Valley Bank, 7 W. Stimson Avenue, Athens, Ohio 45701

**What we do****How does Hocking Valley Bank protect my 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 Hocking Valley Bank collect my information?**

We collect your personal information, for example, when you

- Open an account
- Deposit money or apply for a loan
- Use your debit card

**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 non-affiliates 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.

**Non-affiliates**

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

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Other important information**

**Hocking Valley Bank is chartered, licensed or registered under the laws of State of Ohio and is subject to regulatory oversight by the Federal Reserve Bank. Any consumer wishing to file a complaint against Hocking Valley Bank should contact Federal Reserve Consumer Help through one of the following means: In person, by U.S. Mail: PO Box 1200, Minneapolis, MN 55480, by telephone: 888-851-1920, or online: [www.federalreserveconsumerhelp.gov](http://www.federalreserveconsumerhelp.gov).**