

FACTS

WHAT DOES MIFFLINBURG BANK & TRUST 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"> ■ Social Security number ■ Payment history ■ Credit history ■ Overdraft history ■ Mortgage rates & payments
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 Mifflinburg Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mifflinburg Bank & Trust 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	Yes	Yes
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	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<p>Call (570) 966-1041 or Toll Free 888-966-6282 Visit us online: www.mbtc.com or Mail the form below</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information [30] thirty 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>
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Questions?	Call (570) 966-1041 or Toll Free 888-966-6282 or go to our web site @ www.mbtc.com
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Mail-in Form	Mark any/all you want to limit:	
Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account, unless you mark below. <input type="checkbox"/> Apply my choices only to me.	<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<div style="border: 1px solid black; padding: 5px;"> Name Address City, State, Zip Account # </div>	Mail to: Mifflinburg Bank & Trust Compliance Dept. P.O. Box 186 250 E. Chestnut St. Mifflinburg, PA 17844

What we do	
How does Mifflinburg Bank & Trust 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 Mifflinburg Bank & Trust collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account ■ Apply for financing ■ Apply for a loan ■ Provide your mortgage information ■ Give us your contact information <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"> ■ 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 <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"> ■ <i>Our Affiliates include:</i> <ul style="list-style-type: none"> ■ <i>Investment Services</i> ■ <i>Insurance Services</i> ■ <i>Holding Companies</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Mifflinburg Bank & Trust does not share with Nonaffiliates.</i>
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"> ■ <i>Our Joint Marketing Partners include:</i> <ul style="list-style-type: none"> ■ <i>A credit card company</i>
Other	
No action is necessary unless you are choosing to opt out of receiving marketing information from our affiliates or other financial companies. If you have already informed us of your choice to opt-out, you do not need to do so again.	