

| FACTS   | WHAT DOES GENOABANK 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 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 GenoaBank chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information  | Does GenoaBank share?   | Can you limit this sharing? |
| <b>For our everyday business purposes-</b><br>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><br>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><br>information about your transactions and experiences   | Yes   | No                          |
| <b>For our affiliates' everyday business purposes-</b><br>information about your creditworthiness   | Yes   | Yes                         |
| <b>For our affiliates to market to you</b>  | Yes   | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No  | We don't share              |
| <b>To Limit our Sharing</b>   | <ul style="list-style-type: none"> <li>• Call 1-800-592-2828</li> <li>• Mail the form below</li> </ul> Please note:<br>If you are a <i>new</i> customer, we can begin sharing your information (30) 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.<br>However, you can contact us at any time to limit our sharing. |                             |
| <b>Questions?</b>   | Call 1-800-592-2828 or go to <a href="http://www.genoabank.com">www.genoabank.com</a>   |                             |

**Mail-In Form**

|   |  |   |
|---|--|---|
| <p><b>Leave Blank OR</b><br/>(If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.)</p> <p><input type="checkbox"/> Apply my Choices only to me)</p> | <p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> |   |
| <b>Name</b>   |  | <b>Mail to:</b><br>GenoaBank<br>PO Box 98<br>Genoa, OH<br>43430 |
| <b>Address</b>  |  |   |
| <b>City State Zip</b>   |  |   |
|   |  |   |

| Who we are   |   |
|--|---|
| Who is providing this notice?  | GenoaBank   |
| What we do   |   |
| How does GenoaBank 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.<br>We only authorize our personnel to access information about you when they need it to do their work.<br>We require companies working for us to protect your information.                        |
| How does GenoaBank collect my personal information?  | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Give us your contact information</li> <li>• Pay your bills</li> <li>• Provide account information</li> <li>• Apply for a loan</li> </ul> We also collect your personal information from others, such as credit bureaus, or other companies.                                 |
| Why can't I limit all sharing?   | 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 to limit sharing. |
| 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   | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>GenoaBank shares with its affiliate, GenoaFinancial.</i></li> </ul>   |
| Nonaffiliates  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>GenoaBank does not share with nonaffiliates so they can market to you.</i></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>• <i>GenoaBank does not jointly market.</i></li> </ul>  |
| Other important information  |   |
| The above notice applies only to consumer accounts with GenoaBank. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law. |   |
| For helpful information about identity theft, visit the Federal Trade Commission's website at <a href="http://www.ftc.gov/idtheft">http://www.ftc.gov/idtheft</a> .  |   |



**Taking your banking needs personally.**

800-592-2828  
[www.genoabank.com](http://www.genoabank.com)

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 PORT CLINTON/CATAWBA | SYLVANIA | DOWNTOWN TOLEDO

