



1ST SUMMIT BANCORP

FACTS

WHAT DOES 1ST SUMMIT BANCORP OF JOHNSTOWN, INC. AND 1ST SUMMIT 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 type of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and checking account information
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons 1ST SUMMIT BANCORP and 1ST SUMMIT BANK choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1ST SUMMIT BANCORP and 1ST SUMMIT 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 don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market you	No	We don't share
Questions?	Call 1ST SUMMIT BANK at 888-262-4010 or go to www.1stsummit.bank	

Who we are	
Who is providing this notice?	1ST SUMMIT BANCORP and 1ST SUMMIT BANK
What we do	
How does 1ST SUMMIT BANCORP and 1ST SUMMIT 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 1ST SUMMIT BANCORP and 1ST SUMMIT BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Deposit money or use your credit or debit card ▪ Use your credit or debit card <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 you ▪ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing</p>
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 companies with a common corporate identity of 1ST SUMMIT BANCORP, financial companies such as, 1ST SUMMIT BANK</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>1ST SUMMIT BANCORP and 1ST SUMMIT BANK do not share with nonaffiliates so they can market you.</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>1ST SUMMIT BANCORP and 1ST SUMMIT BANK do not jointly market.</i>
Other Important Information	
<p>Certain mobile apps provided by the Bank periodically collect, transmit, and use geolocation information to enable features that prevent fraud and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.</p>	