

**FACTS****WHAT DOES MINERS EXCHANGE 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 transaction history
- Payment history and credit history

**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 Miners Exchange Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Miners Exchange Bank share?</b>	<b>Can you limit this sharing?</b>
<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>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>No</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share.</b>

**Questions?**

Call 1-276-395-2230.

## Who we are

Who is providing this notice?

This notice is provided by Miners Exchange Bank.

## What we do

How does Miners Exchange 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.

Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.

How does Miners Exchange Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your loan payments or apply for a loan
- Give us your employment history

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

- 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. [See below for more on your rights under state law.]

## Definitions

Affiliates

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

- **Miners Exchange Bank has no affiliates.**

Nonaffiliates

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

- **Miners Exchange 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.

- **Miners Exchange bank doesn't jointly market.**

## Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.