

The Neffs National Bank Online Banking Privacy Policy

The Neffs National Bank is committed to providing a high level of security and privacy regarding the collection and use of our online banking customers' personal information, as well as that of all visitors to our web site. Personal information may be collected through the submission of online banking transactions or through the use of online financial tools such as interactive calculators. A detailed description of The Neffs National Bank's Online Banking Privacy Policy is provided below. If you have additional questions regarding the privacy of your personal information, contact us.

Respect of Right to Privacy

The Neffs National Bank respects your right to privacy and has taken precautions to provide you with the same level of privacy within our website and internet banking that you receive through our traditional bank delivery channels.

Collection and Use of Personal Information

The collection of personal information is designed to protect access to your personal accounts and to assist the bank in providing you with the products and services you want and need. All personal information collected and stored by the bank is used for specific business purposes - to protect and administer your personal accounts and transactions, to comply with state and federal banking regulations, and to help the bank better understand your financial needs in order to design or improve our products and services. Applications for NetTeller™ Internet banking services are submitted on paper directly to The Neffs National Bank's office. Online loan account applications, once enabled, will be submitted to the bank's secure administration site through an encrypted line. Only approved personnel may process received applications. Furthermore, auditing mechanisms have been put into place to further protect your information by identifying which employee has accessed and in any way modified (for example, updated or added to) your personal information.

Maintenance of Accurate Information

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, The Neffs National Bank allows you to update your personal information online, at any time, through the submission of encrypted email requests sent through the NetTeller™ connection to the bank's secure administration site. Notifications are immediately sent to approved bank personnel alerting them to the receipt of your request. This procedure allows The Neffs National Bank to update your personal information in a timely manner. It may be necessary for approved bank personnel to contact you to verify that you requested the personal information update.

Limited Employee Access to Personal Information

The Neffs National Bank limits employee access to your personal information to only those bank employees with a business reason for knowing such information. The Neffs National Bank also educates all employees about the importance of confidentiality and customer privacy. In addition, individual user names and passwords are used by approved

bank personnel to access your personal information online, providing audit trails to further safeguard the privacy of your personal information.

Third-Party Disclosure Restrictions

The Neffs National Bank follows strict privacy procedures in regard to protecting your personal information. In addition, the bank requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Personal information may be supplied to a third party in order to process a customer transaction if the customer requests it or the disclosure is required or allowed by law (i.e. exchange of information with reputable reporting agencies, subpoena, or the investigation of fraudulent activity, etc.)