

**FACTS****WHAT DOES RELIANCE BANK DO WITH YOUR PERSONAL INFORMATION?**

Rev. January 2012

<b>Why?</b>	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.	
<b>What?</b>	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 Account transactions - Account balances and Payment history - Transaction history and Credit history	
<b>How?</b>	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 Reliance Bank chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Reliance Bank share?</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	Yes
	<b>For our marketing purposes--</b> to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No
	<b>For our affiliates to market to you</b>	Yes
	<b>For nonaffiliates to market to you</b>	No
	<b>Can you limit this sharing?</b>	No
	<b>Can you limit this sharing?</b>	No
	<b>Can you limit this sharing?</b>	Yes
	<b>Can you limit this sharing?</b>	Yes
	<b>Can you limit this sharing?</b>	We don't share
	<b>Can you limit this sharing?</b>	Yes
	<b>Can you limit this sharing?</b>	We don't share
<b>To limit our sharing</b>	- Call (814) 949-6260 or (800) 570-0876 - our menu will prompt you through your choice(s) <b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or 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.	
<b>Questions?</b>	Call (814) 949-6260	

**Who we are**

<b>Who is providing this notice?</b>	Reliance Bank and its affiliated companies, The Hometown Insurance Agency, LLC The Hometown Insurance Agency Two, LLC
--------------------------------------	---

**What we do**

<b>How does Reliance Bank protect my personal information?</b>	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. If we contract with third parties to provide specific services for us, we require them to agree to adhere to our security and privacy guidelines.
<b>How does Reliance Bank collect my personal information?</b>	We collect your personal information, for example, when you - Open an account or Deposit money - Pay your bills or Apply for a loan - Use your credit or debit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include financial companies, such as The Hometown Insurance Agency, LLC and The Hometown Insurance Agency Two, LLC.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Reliance Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partner(s) include institutions such as credit card companies and insurance companies.</i>