

FACTS

WHAT DOES BANK OF JAMESTOWN 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 Employment Information
- Account Balances and Transaction History
- Credit History and Income

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **Bank of Jamestown** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Jamestown 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	No	We don't share
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 to you	No	We don't share

Questions?

Call 270-343-3186 or go to www.bankofjamestown.com

Who we are

Who is providing this notice?

Bank of Jamestown

What we do

How does **Bank of Jamestown** 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 **Bank of Jamestown** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Use your debit card
- Pay your bills or Apply for a loan
- Make deposits or withdrawals from your account

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.

Definitions

Affiliates

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

- *Bank of Jamestown does not share with our affiliates.*

Nonaffiliates

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

- *Bank of Jamestown 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.

- *Bank of Jamestown doesn't jointly market.*

Other important information

Bill Pay Privacy Policy

At CheckFree Services Corporation, a subsidiary of Fiserv Solutions, Inc. ("CheckFree"), we know privacy is important to you. It is also vital to our business. This Privacy Policy describes the types of "Personal Information" (information that is identifiable to a particular person) that we collect in connection with products and services offered through the website at www.bankofjamestown.com, (the "Site"), and explains how we safeguard your privacy as a user of those products and

services. For more details on what your rights and obligations are when using the products and services offered on the Site, please refer to the Terms & Conditions found on the Site.

Coverage

CheckFree offers many products and services, some of which are available through other organizations such as banks, credit unions, brokerage firms, Internet portals, and others. This Privacy Policy applies only to electronic billing, electronic payment and other products and services offered by CheckFree through the Site. CheckFree products and services offered through other organizations comply with the Privacy Policies of those organizations.

What Types of Personal Information We Collect

The Personal Information that CheckFree collects from or about you may include:

1. Contact information such as name, postal address, and e-mail address;
2. Account numbers and other information on bills you would like to view online;
3. Information about bank checking accounts and credit card accounts, if you decide to make payments from those accounts through the Site;
4. Information maintained about you by consumer reporting agencies, including credit bureaus; and
5. Information to help verify your identity and authenticate your access to your information, products and services at the Site, including a password, secret question and secret answer.

How We Collect Your Information

CheckFree may collect Personal Information about you from the following sources:

1. Your enrollment applications, or similar forms;
2. Your use of the Site and the products and services offered through it, including data transmitted to CheckFree through cell phones and other mobile devices;
3. Companies that provide content, such as electronic bills, to the Site, or that use CheckFree's electronic billing and/or electronic payment services at their sites;
4. Consumer reporting agencies; and
5. Other sources, as allowed by law.

Cookies and Other Related Issues

When you visit the Site, we receive certain standard information that your browser sends to every website you visit, such as your IP address, browser type and language, access times and referring website addresses. This data does not identify you uniquely. However, it is used to assist in "authenticating" who you are when you access the Site.

We may also receive additional information about your visit to the Site, including the pages you view, the links you click and other actions you take in connection with the Site and the products and services offered through it. This data is used to make the site design more efficient.

Like most websites, the Site also uses "cookies", which are small text files placed on your computer by the web server when you visit the Site. Most such cookies are "session" cookies that are only used for a specific period during which you are on the Site (such as when you are going through the authentication process), but a few are "persistent" cookies that stay on your hard drive and are read by the web server when you return to the site. The Site uses cookies to store your preferences and other information on your computer in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to the Site. Cookies cannot and will not be used to deliver or run programs on your computer. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you will not be able to sign in or use other interactive features of the Site that depend on cookies.

How We May Use and Disclose Your Personal Information

Bank of Jamestown treats your Personal Information as confidential. Bank of Jamestown does not share Personal Information in a manner that differs from what is described in this Privacy Policy without your prior consent. We may use and disclose

your Personal Information for the following purposes, including limited disclosures to nonaffiliated third-party service providers performing services on our behalf, and to certain other non-affiliated entities as described below:

1. To complete transactions and render products and services authorized by you (such as sharing the information with an electric company or other bill as necessary to allow the biller to authenticate you, to pay a bill, and to send messages to you related to the authorized products and services);
2. To send you information about additional products and services that have been or will be offered through the Site by Bank of Jamestown, although you may opt out of receiving commercial email marketing messages from Bank of Jamestown by following the opt-out process described in those messages;
3. To comply with laws and regulations, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend Bank of Jamestown from claims, and to protect Bank of Jamestown's rights and property, and as otherwise permitted by applicable law; and
4. As otherwise authorized by you.

Access to Your Information

You may review and update the Personal Information maintained about you in the "My Profile" section of the Site at any time to ensure that it is accurate and up-to-date.

How We Keep Your Information Secure

To ensure that your Personal Information remains confidential, CheckFree uses Secure Sockets Layer (SSL) technology to transmit and receive your Personal Information in an encrypted form.

Additionally, we maintain physical, electronic, and procedural safeguard to help prevent unauthorized access to your Personal Information. We update and test our technology frequently to improve these protections and to ensure the integrity of your Personal Information.

CheckFree has policies and procedures that limit employee access to your Personal Information to those with a business reason to have such information. We educate our employees about the importance of confidentiality and customer privacy, and we take appropriate disciplinary measures to enforce our privacy practices.

Protection for Former Customers

We treat the personal information of our former customers with the same care and respect as that of our current customers.

Compliance with Applicable Laws

CheckFree complies with applicable laws and regulations pertaining to information about you, including U.S. federal laws pertaining to "nonpublic personal information" and "consumer report information". CheckFree uses and discloses those types of information only as permitted by applicable law and described in this Privacy Policy.

Keeping Up to Date with Our Privacy Policy

The most current Privacy Policy is kept posted on the Site. For a printed copy of the most current Privacy Policy you may contact us by mail, by telephone, or by e-mail at the addresses listed below.

Contacting Us

At CheckFree, your privacy and the protection of your Personal Information are central to our business. Our products and services are developed with your privacy and security as a priority. If you have any questions about this Privacy Policy, please contact us in one of the following ways:

In writing: CheckFree Services Corporation
 ATTN: Privacy Management
 4411 East Jones Bridge Road
 Norcross, GA 30092

E-mail: privacy@customercenter.net

Telephone number: 1-800-564-9184

