




FACTS WHAT DOES HOMETOWN BANK DO WITH YOUR PERSONAL INFORMATION?	
<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: <ul style="list-style-type: none"> <li>• Social Security number and employment history</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul>
<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 HomeTown Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HomeTown Bank share?	Can you limit this sharing?
<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>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>We don't share.</b>
<b>To limit our sharing</b>	<p><b>Mail in the form below. Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	<b>Call (540) 345-6000</b>	

Mail-in Form			
	<b>Mark any/all you want to limit:</b>		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	Name		<b>Mail to:</b>  <b>HomeTown Bank</b> <b>202 S. Jefferson St.</b> <b>Roanoke, VA 24011</b>
	Address		
City, State, Zip			
Last 4 Digits of Account #			

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>HOMETOWN BANK</b>
<b>What we do</b>	
<b>How does HomeTown Bank protect my personal information?</b>	<p>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.</p> <p>Our employees are bound by our policies to keep all customer information confidential.</p>
<b>How does HomeTown Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or open an account</li> <li>• deposit money or pay your bills</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<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.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a common corporate identity of HomeTown; such as HomeTown Residential Mortgage, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>HomeTown Bank does not share information with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include other financial companies such as Infinex Financial Group.</i></li> </ul>