

FACTS

WHAT DOES UNION COMMUNITY 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 customers' 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 style="display: inline-block; width: 45%; vertical-align: top;">) Social Security Numbers <li style="display: inline-block; width: 45%; vertical-align: top;">) Transaction History <li style="display: inline-block; width: 45%; vertical-align: top;">) Account Balances <li style="display: inline-block; width: 45%; vertical-align: top;">) Credit Scores and Credit History <li style="display: inline-block; width: 45%; vertical-align: top;">) Payment History <li style="display: inline-block; width: 45%; vertical-align: top;">) Account Transactions
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 Union Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union Community Bank 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	We reserve the right to share	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-877-653-1441 - our menu will prompt you through your choice(s), or ■ Mail the form below <p>Please note:</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 <i>no longer</i> our customer, we 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>
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Questions?	Call 1-877-653-1441 or go to www.UnionCommunityBank.com
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Mail-in Form

	Mark if you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/>
Phone	<input type="text"/>
Mail to:	Union Community Bank PO Box 567 Mount Joy PA 17552-0567

Who we are	
Who is providing this notice?	UNION COMMUNITY BANK
What we do	
How does Union Community Bank protect my personal information?	<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>We also maintain other physical, electronic and procedural safeguards to protect your nonpublic personal information as well as limit access to those employees for whom access is appropriate.</p>
How does Union Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">) open an account or apply for a loan) provide your mortgage information) make deposits, withdrawals or pay your bills) use your debit, credit or ATM cards, or visit our website) give us your contact information or share your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> ■ <i>Donegal Mutual Insurance Co., Donegal Group Inc., Atlantic States Insurance Co., Southern Insurance Co. of Virginia, Donegal Financial Services Corp., Commonwealth Insurance Services Inc., Peninsula Insurance Co., Peninsula Indemnity Co., Le Mars Insurance Co., Sheboygan Falls Insurance Co., Conestoga Title Insurance Co., Michigan Insurance Co., Southern Mutual Insurance Co.,</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include investment companies, a credit card company, and a check printing company.</i>