

MERCHANTS NATIONAL BANK OF KITTANNING

PRIVACY POLICY

INTRODUCTION

The Merchants National Bank of Kittanning ("We" or the "Bank") is aware of the need to protect privacy in all forms of commerce. We recognize and respect the privacy expectations for our customers, are committed to this privacy protection for our customers, and understand the duty that financial institutions have with safeguarding their customers' nonpublic personal information.

COLLECTION AND DISCLOSURE OF CUSTOMER INFORMATION

We collect nonpublic personal information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

CONFIDENTIALITY AND SECURITY OF NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know such information to provide products and services to you. If such information is provided to parties outside our family of companies, We obligate such parties to adhere to our policy that provides for keeping such information confidential and inform them that it is against the law to disclose such information for any purpose other than that for which it was originally provided.

We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We educate our employees so that they will understand the importance of confidentiality and customer privacy. We also take appropriate disciplinary measures to enforce employee privacy responsibilities. We have established policies that define limits for various positions throughout the Bank. Security is a very important issue for all employees. Privacy issues are part of the training programs set up throughout the Bank. Training documentation highlights these issues specifically.

MAINTENANCE OF ACCURATE INFORMATION

We strive to ensure that a customer's financial information is accurate, current, and complete. We also seek to respond to requests to correct inaccurate or outdated information in a timely manner. We have employees dedicated to regularly updating name, address, and telephone number information. Controls are in place to verify that these changes are made accurately.

PROTECTION OF INFORMATION VIA ESTABLISHED SECURITY PROCEDURES

We maintain appropriate security standards and procedures regarding unauthorized access to customer information. Unauthorized disclosure is handled on a case-by-case basis by the management and/or officers of the Bank.

INTERNET SECURITY

We have been safeguarding your money for over 103 years and we are committed to maintaining this type of security with online banking. Unique user IDs, passwords, and/or PIN numbers or other personal identifiers are issued to you in order to secure your online banking visits and transactions. Termination of online banking access after a limited number of unsuccessful attempts to log on to your online banking session assists in preventing unauthorized access to your accounts.

Please keep in mind, however, that our ability to safeguard your information is limited if you choose to give away or release one or more of your personal identifiers to others. In particular, please use caution when using an "account aggregator." Account aggregators are Internet sites which offer the ability to collect and display all of your personal financial and other information on one site. An account aggregator may request your user ID, password, PIN, or other personal identifier in order to access your one or more of your accounts at the Bank. We cannot guarantee the safety and security of your information if you choose to give away or release any of your personal identifiers to an account aggregator.

AUTOMATED PROCESSING OF WEB SITE VISITOR INFORMATION

Although We do not automatically collect nonpublic personal information from visitors to our Web site, We do use "cookies", which are small text files placed on a user's computer hard drive when a user visits a Web site. We do not store confidential or sensitive information in our cookies, but We do use these cookies to make our site more user friendly. These cookies have other uses such as automatically ending the online session should a customer inadvertently not sign off. Cookies *do not* copy your e-mail address, obtain data from your computer's hard drive or gain sensitive personal information, such as your password or account numbers. Cookies are used strictly for internal administrative purposes. You may alter your browser to notify you prior to accepting a cookie, which allows you to choose whether to accept or deny a cookie.