

# VIST FINANCIAL PRIVACY POLICY

rev. 7/10

## F A C T S WHAT DOES VIST FINANCIAL 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?** VIST Financial Corp. collects nonpublic personal information about you to conduct our business and to consistently deliver the top quality service you expect from us. Sources of this information include:

- Identification information (such as your name, address and social security number);
- Application information (such as your income or marital status);
- Account transactions and experiences with us (such as payment history, transaction history);
- Credit report information (such as credit history with others or credit score);\*
- Information from other third parties (such as your employment history).

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons VIST Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VIST Financial share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> <ul style="list-style-type: none"> <li>▪ Information we receive from you on applications or other forms, whether in print or electronically;</li> <li>▪ Information about your transactions with us or others; and</li> <li>▪ Information we receive from a consumer reporting agency</li> <li>▪ Response to court orders and legal investigations</li> </ul>	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about credit worthiness	Yes	Yes (see below on how to contact us)
<b>For our affiliates to market to you</b>	Yes	Yes (see below on how to contact us)
<b>For nonaffiliates to market to you</b>	No	We Don't Share

### Sharing Practices

<b>How does VIST Financial notify me about their practices?</b>	We must notify you about our sharing practices when you open an account and each year while you are a customer.
<b>How does VIST Financial 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.
<b>How does VIST Financial collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> <li>▪ apply for insurance</li> </ul> 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 sharing only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

# WHAT DOES VIST FINANCIAL DO WITH YOUR PERSONAL INFORMATION?


Definitions	
<b>Affiliates</b>	A company that is owned by VIST Financial Corp. <ul style="list-style-type: none"> <li>▪ VIST Bank</li> <li>▪ VIST Capital Management</li> <li>▪ VIST Insurance</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you (i.e. Elavon).

## Other Important Information

Health Insurance Portability and Accountability Act (HIPAA)
If you engage in an insurance transaction with or through us, we may collect nonpublic personal health information about you. We do not share nonpublic personal health information with any nonaffiliated third party unless you have authorized the disclosure, the disclosure is made in connection with an insurance transaction that was initiated by you or the disclosure is otherwise permitted by law.

Online Web Applications
Cookies are small pieces of data that a website can send to your computer. We currently do not store cookies unless you complete an online web application for a financial product. Cookies are then used to track the online web application session.

----- Detach Here -----

If you want to limit the sharing of your information		
<p><i>Please note: Your choice will apply to everyone on your account.</i></p>	<input type="checkbox"/> Do not share information about my credit worthiness, per the *Fair Credit Reporting Act, 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. (I will receive a renewal notice for this use for marketing in 5 years)	
	Name: <input type="text"/>	Mail to:  ATTN: Privacy Department VIST Financial PO Box 741 Leesport, PA 19533
	Address: <input type="text"/>	
	City, State, Zip: <input type="text"/>	
	Account Number: <input type="text"/>	
	Signature: <input type="text"/>	
<b>Questions?</b>	Should you have any questions regarding our privacy policy, contact customer service toll free at 1.888.238.3330.	