

Your Financial Privacy at VIST Financial Corp.

VIST Financial Corp. (NASDAQ: VIST), formerly Leesport Financial Corp. is a financial services company headquartered in Wyomissing, PA, Berks County, Pennsylvania. We have established ourselves as a company committed to constantly providing the best financial solutions for our customers' business and personal lives through our long history of serving the financial needs of our customers and clients. By offering banking, insurance, investment, and mortgage services, we have the unique position of being a *trusted financial advisor* and partner for all our customers' financial needs. Add to that our commitment to be an outstanding corporate citizen in our communities, with an emphasis on economic development and financial literacy, it's easy to see how we've maintained our independence and our focus: with Vision, with Integrity, with Solutions, and with Trust.

In 2008, we unified all our divisions – Leesport Bank, Madison Bank, Essick & Barr Insurance, The Boothby Group, Madison Insurance Consultants, and Philadelphia Financial Mortgage – under one name: VIST Financial. We continue to maintain our affiliation with 1st HSA, a leading health savings account provider. Unifying our company under one brand reflects the company we've grown into and the values we've always held close. In fact, we believe so strongly in these values that we realized the best way to convey them to our customers, shareholders, vendors, and employees was to build them right into the name of our company and make them part of our everyday actions: Vision, Integrity, Solutions, and Trust. This is what we are. It's what we've always been.

The Importance of Trust and Privacy

The mission of **VIST Financial Corp.** is to meet the interdependent financial needs and interests of customers, shareholders, communities and employees. We understand and respect your expectation that we will safeguard and appropriately use the information you have shared with us. Above all, satisfying your expectations and preserving your trust is most important.

This privacy notice explains our policy of protecting the personal financial information you share within our company. In order to adequately explain our policy it is necessary for us to define the following terms:

Nonpublic Personal Information – Information which you provide to us when you are applying for a product or service. It does not include publicly available information such as information which can be obtained from government records.

Affiliate – A company this is owned by VIST Financial Corp.

Nonaffiliated Third Party – Any company, organization, or person that is not an affiliate of VIST Financial Corp.

Information We Collect

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 the following:

- Information we receive from you on applications or other forms, whether in print or electronically;
- Information about your transactions with us or others; and
- Information we receive from a consumer-reporting agency.

Confidentiality and Security

VIST Financial Corp. restricts access to your personal account information to those employees who need to know that information to provide products and services to you. We train our employees to protect customer information. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards to guard your nonpublic information.

Information We Share Within Our Corporate Family

We may share nonpublic financial information about you as described in the “Information We Collect” section within VIST Financial Corp. This sharing of customer information is intended only to facilitate the servicing of your accounts more quickly and efficiently and to offer financial products and services we believe would be beneficial to you.

The types of information we may share about you with VIST Financial Corp.:

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

Information We Share with Others

VIST Financial Corp. only discloses nonpublic information about you to certain nonaffiliated third parties that perform services or functions on our behalf such as financial data processing companies that process and maintain your account records for us. We only disclose information to companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements. When we disclose nonpublic information about you under these circumstances, we require that the nonaffiliated third party agree not to disclose the information, or to use the information for any other purpose.

Other than described in this section, we do not disclose any nonpublic information about you to any nonaffiliated third parties, except as permitted or required by law, such as in response to a subpoena or court order.

***Fair Credit Reporting Act (FCRA)**

As discussed earlier we may share information about you with our affiliates. This may include third party information such as credit reports. The Fair Credit Reporting Act *allows you* to direct us not to share this third party information. We will honor your preference; just notify us that you do not want us to share your FCRA information with affiliates. You may notify us at 610.921.2210 locally or at 888.238.3330 toll free, with that preference. Please note that the Fair Credit Reporting Information generally relates to the use of credit reports.

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 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.

Former Customers and Nonpublic Personal Information

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.

This policy is effective as of March 3, 2008 and replaces all previous versions. It also supersedes anything to the contrary in your account documentation from any of the companies/affiliates with VIST Financial Corp.

All of us at VIST Financial Corp. value your relationship with us and we will work with Vision Integrity, Solutions and Trust to bring you the best in financial services.