

VIST FINANCIAL PRIVACY POLICY

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 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).

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.

Definitions

| | |
|-----------------------------------|--|
| Everyday business purposes | The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> ▪ processing transactions, mailing, and auditing services ▪ providing information to credit bureaus ▪ responding to court orders and legal investigations |
| Affiliates | A company that is owned by VIST Financial Corp. <ul style="list-style-type: none"> ▪ VIST Bank ▪ VIST Capital Management ▪ VIST Insurance ▪ First HSA |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |

Sharing Practices

| | |
|---|--|
| How does VIST Financial notify me about their practices? | We must notify you about our sharing practices when you open an account and each year while you are a customer. |
| How does VIST Financial protect my personal information? | 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. |
| How does VIST Financial collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |

WHAT DOES VIST FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

Sharing Practices

Why can't I limit all sharing?

Federal law gives you the right to limit sharing only for

- affiliates' everyday business purposes—information about your creditworthiness
- affiliates to market to you
- nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Reasons we can share your personal information

Does VIST Financial share?

Can you limit this sharing?

| Reasons we can share your personal information | Does VIST Financial share? | Can you limit this sharing? |
|---|----------------------------|---|
| For our everyday business purposes— <ul style="list-style-type: none"> ▪ 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 | 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— credit history with others or credit score | Yes | Yes (see below on how to contact us) |
| For our affiliates to market to you | Yes | Yes (see below on how to contact us) |
| For nonaffiliates to market to you | No | We Don't Share |

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.

VIST VISA® Check Card Holder

VIST Bank enables non-Visa Debit Transaction processing. This means you may use your Visa Check Card at a Pin-Debit Network (a non-Visa network) by PIN or PINless transaction. The non-Visa Debit Network on which VIST Bank enables such transactions is "NYSE". Examples of a Visa transaction include signing a receipt, providing a card number over the telephone or via the internet, or swiping the card through a point-of-sale terminal and selecting "credit". The provisions in your "Electronic Transfer Agreement" with us relating to Visa transactions are not applicable to non-Visa transactions in reference to zero-liability per changes in Visa's policy.

Detach Here

If you want to limit the sharing of your information

Please note: Your choice will apply to everyone on your account.

- Do not share information about my credit worthiness, per the *Fair Credit Reporting Act, with your affiliates for their everyday business purposes.
- 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: _____
 Address: _____
 City, State, Zip: _____
 Account Number: _____
 Signature: _____

Mail to:

VIST Financial
 PO Box 741
 Leesport, PA 19533

Contact Us

Should you have any questions regarding our privacy policy, contact customer service at 610.921.2210 or 1.888.238.3330.