

<b>FACTS</b>	<b>WHAT DOES <i>THE OHIO STATE BANK</i> DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security Number and Income</li> <li>▪ Employment Information</li> <li>▪ Account Balances and Transaction History</li> <li>▪ Overdraft History</li> <li>▪ Credit History and Credit Scores</li> <li>▪ Transaction or Loss History</li> <li>▪ Mortgage Rates and Payments</li> <li>▪ Wire Transfer Instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 <i>The Ohio State Bank</i> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does <i>The Ohio State Bank</i> share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes –</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial institutions</b>	<b>NO</b>	<b>We Do Not Share</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	<b>NO</b>	<b>We Do Not Share</b>

<b>Questions?</b>	Call 740-387-2265 or Toll Free at 1-866-752-2265 or go to <a href="http://www.TheOhioStateBank.com">www.TheOhioStateBank.com</a>
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Who we are	
Who is providing this notice?	<b><i>The Ohio State Bank</i></b>

What we do	
How does <b><i>The Ohio State Bank</i></b> 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 <b><i>The Ohio State Bank</i></b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Make deposits or withdrawals from your account</li> <li>▪ Pay your bills</li> <li>▪ Apply for a loan</li> <li>▪ Give us your income information</li> <li>▪ Provide employment information</li> <li>▪ Tell us about your investment or retirement portfolio</li> <li>▪ Give us your contact information</li> <li>▪ Provide your mortgage information</li> <li>▪ Make a wire transfer</li> <li>▪ Show your government-issued ID including your driver’s license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit my sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>The Ohio State Bank</i> does not share with our affiliates</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Mortgage Companies</li> <li>▪ Insurance Companies</li> <li>▪ Consumer Loan &amp; Deposit Form Companies</li> <li>▪ Computer Processing Service Providers</li> <li>▪ <i>The Ohio State Bank</i> does not share with non-affiliates so they can market to you</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>The Ohio State Bank</i> does not jointly market</li> </ul>

