

ABOUT YOUR PRIVACY

You are receiving this notice because you are currently, or about to become, a consumer customer or have dealings with Penns Woods Bancorp, Inc. or one of our affiliates, Jersey Shore State Bank and The Comprehensive Financial Group.

Customer confidentiality and security of information are of paramount importance in the financial industry. Long before any legislation was enacted in this regard, it was our policy to not sell or transfer customer information to others. We realize that you expect the information given to us to be kept confidential and used only for the purposes you intended.

We have always taken this position because we want you as a satisfied customer and must continue to earn your trust and procure your confidence. Our success depends on your success and your privacy and satisfaction are goals we are willing to work hard to achieve. If you have any questions about this notice or any other questions concerning our operations, feel free to contact your local branch office.

PRIVACY NOTICE

Categories of information we collect:

We collect non-public, personal information about you from the following sources:

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

Categories of information we disclose:

- We may disclose all the information that we collect, as described above, between any of our affiliates.
- Outside of our affiliates, we do not disclose any non-public, personal information about our customers or former customers to anyone, except as permitted by law for example, sharing for marketing purposes or at your request.

Confidentiality and Security

We restrict access to non-public, personal information about you to those employees who need to have access to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

Non – Affiliate Companies

We currently share information with non-affiliated companies in order to market our products and services and financially related products and services from those companies in which we believe you will have an interest.

Affiliate Companies

We currently share information about you with our affiliate companies. We do this to provide you with an opportunity to hear about some of their products. Specifically, our affiliate companies may offer to you insurance, annuities, mutual funds or other financially related products. You may limit our affiliates in the Penns Woods Bancorp, Inc. group of companies from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your account history with us. Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice. If you already made a choice to limit marketing offers from our affiliates you do not need to act again. To limit marketing offers, contact us by mail: Check the box and complete the form below, and send the form to: Jersey Shore State Bank, Attn: Executive Vice President 300 Market Street Williamsport, PA 17701.

Name _____

Address _____

Do not allow your affiliates to use my personal information to market to me

Signature _____ Date _____