**FACTS**

**WHAT DOES PENNS WOODS BANCORP, INC AND SUBSIDIARIES (PWOD) 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?
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and account balances
- assets and transaction history
- income and credit history

How?
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 Penns Woods Bancorp, Inc and Subsidiaries (PWOD) chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Penns Woods Bancorp, Inc and Subsidiary share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

To limit our sharing
- Mail the form below

Please note:
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions?
Go to pwod.com and use the “Contact” button or email privacynotice@pwod.com

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**Mail-in Form**

If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below.

- [ ] Apply my choices only to me

Mark any/all you want to limit:
- [ ] Do not allow your affiliates to use my personal information to market to me.
- [ ] Do not share my personal information with nonaffiliates to market their products and service to me.
- [ ] Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Name

Address

City, State, Zip

Mail to: Penns Woods Bancorp, Inc., Attention - Opt-Out Department
300 Market Street, Williamsport, PA 17701
### Who we are

| Who is providing this notice? | PWOD which includes; Jersey Shore State Bank (JSSB); and Luzerne Bank (Luzerne) |

### What we do

<table>
<thead>
<tr>
<th>How does Penns Woods Bancorp, Inc and Subsidi protect my personal information?</th>
<th>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.</th>
</tr>
</thead>
</table>
| How does Penns Woods Bancorp, Inc and Subsidi collect my personal information? | We collect your personal information, for example, when you
- 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. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only
- sharing for affiliates’ everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account — unless you tell us otherwise. |

### Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.
- **Our affiliates include companies with a PWOD name; and financial companies such as JSSB, Luzerne, JSSB Mortgage Company and others.** |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- **Nonaffiliates we share with can include Mortgage Companies, Insurance Companies, Direct Marketing Companies, and Non-Profit Organizations** |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- **Our joint marketing partners include Financial Companies and Credit, Debit, and Stored Value Card Companies** |

### Other important information