



**FACTS**

**WHAT DOES 1ST SUMMIT BANCORP OF JOHNSTOWN INC., 1ST SUMMIT BANK AND CAMBRIA THRIFT CONSUMER DISCOUNT COMPANY 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 income
- Account balances and payment history
- Credit history and checking account information

**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 1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company 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.	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

■ Mail the below form to the address shown.  
 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?**

Call 1ST SUMMIT BANK at 888-262-4010 or Cambria Thrift Consumer Discount Company at 814-472-9300.

**Mail In Form**

Check below and please print the required information:

Do not share information about my creditworthiness with your affiliates for their everyday business purpose

<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Last 4 digits of SS#</b>	

**Date**

## Who we are

Who is providing this notice?	1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company
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## What we do

How does 1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company 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.
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How does 1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>■ open an account or apply for a loan</li><li>■ deposit money</li><li>■ use your credit or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
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## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>Our affiliates include companies with a common corporate identity of 1ST SUMMIT BANCORP, financial companies such as 1ST SUMMIT BANK, and Cambria Thrift Consumer Discount Company.</i></li></ul>
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<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company do not share with nonaffiliates so they can market you.</i></li></ul>
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<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>■ <i>1ST SUMMIT BANCORP, 1ST SUMMIT BANK and Cambria Thrift Consumer Discount Company do not jointly market.</i></li></ul>
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