

# Our Promise to You

“With all that has happened in the financial services industry recently, it is more important than ever that we – as bank employees, trustees, and practitioners of community banking – continue to hold ourselves to *the highest possible standards of accountability, integrity and customer confidentiality...* the very standards that have made community banks the stabilizing force in banking today.”



**Thomas Bailey**  
President & CEO, Brentwood Bank  
2008 Chairman-elect, PA Association of Community Bankers



As a benefit to you, we periodically attempt to notify and inform Brentwood Bank Customers of the safeguards ensured within our Privacy Policy. No individual reply is required on your part in order for this Privacy Policy to take effect as stated.

## Privacy Policy Notice

Protecting your privacy is important to Brentwood Bank and our family of financial services companies. We want you to understand what personal customer information we collect, how we use it and when we disclose such information among or between Brentwood companies and authorized third parties. This Notice is made on behalf of all Brentwood companies, and is effective as of July 15, 2008.

We will share personal customer information with non-affiliated third parties only as permitted by law. When we do share customer information, we require these third parties to continue to maintain the security and confidentiality of this information. **We do not, however, share personal customer information with third parties to market non-financial products or services.**

**Information We Collect.** We collect information about you when we offer financial products and services to you for personal, family or household purposes. This would include, for example, deposit, lending, investment advisory, brokerage and insurance products and services. Examples of the types of information we collect are:

- Information which identifies you or allows us to contact you. This includes name, address, telephone and social security number.
- Information provided to us directly on an application or other form in connection with our products and services. This may include your name, address, social security number, assets, liabilities, account balances and income.
- Information about our experiences or transactions with you or your accounts. This may include account balances, payment history, counterparty information, and credit/debit card usage.
- Information about you from credit reporting agencies.

**Information We Share Among Brentwood Companies.** The Brentwood family of companies collectively offers banking, securities and insurance products and services to meet all of your financial needs. We may share customer information in order to facilitate the provision of these services, and to recommend product and services that are appropriate for you.

**Information We Share With Third Parties.** We may disclose customer information to third parties that perform services on our behalf, such as printing checks, preparing and mailing account statements, processing customer transactions or other marketing-related services. We may also disclose information to financial institutions that offer our customers certain financial products and services, such as investment advisory, brokerage and insurance products and services, pursuant to joint marketing agreements. Generally, we provide these financial institutions only with certain contact and experience information. We do not give these entities customer account numbers. We may share customer information with other third parties when our customers consent or when we are permitted or required to do so by law. Finally, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Former Customers.** We do not share information about former customers, except as may be permitted or required by law.

**Confidentiality and Security Procedures.** All personal customer information is deemed to be confidential in nature. Our employees may access such information only when there is an appropriate reason to do so, such as to administer or offer our products and services. Employees who violate these standards will be subject to strict disciplinary measures. We also maintain physical, electronic and procedural safeguards that comply with federal standards to protect the confidentiality of your personal information.

If you have any questions concerning this Privacy Policy, or if you do not want us to share any application information (as described above) among Brentwood companies, please call us at the following telephone number: 412/409-9100 x144, or write to us at the following address: Brentwood Bank, Attn: Compliance Officer, 411 McMurray Road, Suite 200, Bethel Park, PA 15102-1165.