

FACTS

WHAT DOES BUCKEYE COMMUNITY BANK 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: (1) Social Security Number, (2) Income, (3) Account Balances, (4) Payment History, (5) Transaction History, (6) Credit Card or Other Debit

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Buckeye Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information	Does Buckeye Community Bank Share?	Can you limit this sharing?
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	Y	N
For our marketing purposes - to offer our products and services to you	Y	N
For joint marketing with other financial companies	Y	Y
For our affiliates' everyday business purposes - information about your transactions and experiences	Y	Y
For our affiliates' everyday business purposes - information about your creditworthiness	Y	Y
For our affiliates to market to you	Y	Y
For nonaffiliates to market to you	Y	Y

To limit our sharing

Call 440-233-8800.

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 information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 440-233-8800 or visit us at 105 Sheffield Center; Lorain, OH 44055

Who we are

Who is providing this notice?

Buckeye Community Bank

What we do

How does Buckeye Community Bank 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 Buckeye Community Bank collect my personal information?

We collect your personal information, for example, when you: (1) open an account or deposit money (2) pay your bills or apply for a loan (3) use your credit or debit card. We also collect your personal information from other, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only: (1) sharing for affiliates' everyday business purposes-information about your creditworthiness (2) affiliates from using your information to market to you (3) sharing for nonaffiliates to market to you.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Buckeye Bancshares Inc. and Buckeye Advisors LLC.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we may share with can include: mortgage companies, non-profit organizations or marketing firms.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.