

FACTS**WHAT DOES WEST VIEW SAVINGS 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores.

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 West View Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West View Savings 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	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 412-364-1911 or go to www.wvsbank.com

Who we are	
Who is providing this notice?	West View Savings Bank
What we do	
How does West View Savings 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 West View Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from other companies, OR We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • We do not share with affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • We do not share with nonaffiliates
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.</p> <p>The nonaffiliated third parties we have contracted with regarding this are:</p> <ul style="list-style-type: none"> • Credit card companies used for providing West View Savings Bank credit cards to a customer. • Credit Life and Accident Health Insurance companies used for providing insurance to West View Savings Bank loan customers. <p>We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.</p>
Other important information	
	<p>Closing your account with us. If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices described in this Notice until your nonpublic personal information has been purged from our files.</p> <p>Contracting with Third Parties. We may contract with other entities to perform specific support services such as, but not limited to, data processing, that may require us to provide them access to our customer information. When doing so, we require such third party service providers to contractually agree to adhere to our security and privacy guidelines.</p> <p>Notice not a Contract. These Privacy Disclosures do not create a contract. From time to time, we may amend or change the terms of this Notice. In that event, we will provide you with a revised Privacy Notice.</p>