

**WHAT DOES BEDFORD LOAN & DEPOSIT BANK DO  
WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security Number and employment information</li> <li>- Transaction history and Account Balances</li> <li>- Checking account information and overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Bedford Loan & Deposit Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Bedford Loan &amp; Deposit Bank share?</b>	<b>Can you limit this sharing?</b>
<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	NO	We Don't share
<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	NO	We Don't share
<b>For non-affiliates to market to you</b>	NO	We Don't share

<b>Who we are</b>	
Who is providing this notice? Bedford Loan & Deposit Bank	
<b>What we do</b>	
<b>How does Bedford Loan &amp; Deposit Bank protect my personal information?</b>	<p>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.</p> <p>We also screen phone calls making sure an inquiry is coming from the consumer and not an outsider trying to retrieve information.</p>
<b>How does Bedford Loan &amp; Deposit Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- Open an Account or apply for a loan</li> <li>- Provide account information or show your driver's license</li> <li>- Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes</li> <li>- information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>BEDFORD LOAN &amp; DEPOSIT BANK has no affiliates.</i></p>

<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>BEDFORD LOAN &amp; DEPOSIT BANK does not supply any personal information to non-affiliates.</i></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>BEDFORD LOAN &amp; DEPOSIT BANK does not supply any personal information to Joint marketing.</i></p>

**Other important information**

THE BEDFORD LOAN AND DEPOSIT BANK DOES NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE, EXCEPT AS PERMITTED BY LAW. IF YOU DECIDE TO EVER CLOSE YOUR ACCOUNT(S) OR BECOME AN INACTIVE CUSTOMER, THE BANK WILL ADHERE TO THE PRIVACY POLICIES AND PRACTICES AS DESCRIBED IN THIS NOTICE. THE BANK RESTRICTS ACCESS TO YOUR PERSONAL AND ACCOUNT INFORMATION TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE PRODUCTS OR SERVICES TO YOU. THE BANK MAINTAINS PHYSICAL, ELECTRONIC, AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL REGULATIONS TO GUARD YOUR NON-PUBLIC PERSONAL INFORMATION.

**Questions?** Call 502-255-3287 or go to [www.bedfordbank.com](http://www.bedfordbank.com)