

<b>FACTS</b>	<b>What Does Hometown Bank Do With your Personal Information?</b>
<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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Payment History and Transaction History</li> <li>• Credit History and Checking Account Information</li> <li>Income and Credit Scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customers' information to run their every day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hometown Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Hometown Bank Share?</b>	<b>Can You Limit this sharing?</b>
For our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	<b>Yes</b>	<b>No</b>
For our marketing purposes - to offer our products and services to you.	<b>Yes</b>	<b>No</b>
For joint marketing with other financial companies.	<b>No</b>	<b>No</b>
For our affiliates everyday business purposes - information about your transactions and experiences.	<b>No</b>	<b>Yes</b>
For our affiliates everyday business purposes - information about your credit worthiness.	<b>No</b>	<b>Yes</b>
For our affiliates to market to you.	<b>No</b>	<b>Yes</b>
For non-affiliates to market to you.	<b>No</b>	<b>Yes</b>

<b>Questions?</b>	<b>Please call us at (877) 922-1790 or visit our website at <a href="http://htbwi.com">htbwi.com</a></b>
<b>Who We Are</b>	
Who is providing this notice?	Hometown Bank
<b>What We Do</b>	
How does Hometown 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 stringent computer safeguards, secured files and secure buildings.
How does Hometown Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Apply for a loan or make loan payments</li> <li>• Use your debit card</li> </ul>

<b>What We Do</b>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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.               <ul style="list-style-type: none"> <li>*Sharing for non-affiliates to market to you.</li> </ul> </li> <li>• State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
<b>Definitions</b>	
Affiliate	<p>Companies related by common ownership or control, they can be financial and non-financial companies:</p> <ul style="list-style-type: none"> <li>• Hometown Mortgage and Finance, Inc.</li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial. Hometown Bank does not share information with non-affiliated companies.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Presently, Hometown Bank does not jointly market financial products.</p>