

FACTS	WHAT DOES ALBIN INFORMATION?	IA COMMUNITY BANK I	DO WITH YOUR PERSONAL
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 account balances • transaction history and overdraft history • credit history and payment history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
	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 Albina Community Bank chooses to share; and whether you can limit this sharing.		
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Page 2

Who we are		
Who is providing this notice?	Albina Community Bank	
What we do		
How does Albina 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. We restrict access to nonpublic personal information about you to those individuals or companies who need to know that information to provide products or services.	
How does Albina Community Bank collect my personal information?	 We collect your personal information, for example, when you open an account or make deposits or withdrawals pay your bills or apply for a loan use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	 Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you 	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include: ACB OREO, LLC; Beneficial State Bank, FSB; Beneficial State Bancorp and Beneficial State Foundation	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Albina Community Bank does not share with non-affiliates so they can market to you.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Albina Community Bank does not jointly market.	

