

FACTS
**WHAT DOES Bank of Oak Ridge
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: <table style="margin-left: 40px; border: none;"> <tr> <td>■ Social Security number</td> <td>■ Account balances</td> </tr> <tr> <td>■ Transaction history</td> <td>■ Payment history</td> </tr> <tr> <td>■ Credit history</td> <td>■ Investment experience</td> </tr> </table>	■ Social Security number	■ Account balances	■ Transaction history	■ Payment history	■ Credit history	■ Investment experience
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How?	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Bank of Oak Ridge chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Bank of Oak Ridge 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-336-662-4898 or ■ Visit us online: www.bankofoakridge.com/privacy or ■ Mail the form below <p>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 your information as described in this notice. However, you may contact us at any time to limit our sharing.</p>
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Questions?	Call 1-336-662-4898 or go to www.bankofoakridge.com/privacy
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Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> Do not share my information for marketing purposes to offer products and services. <input type="checkbox"/> Do not share my information for joint marketing with other financial companies. <input type="checkbox"/> Do not share my information with affiliates for everyday business purposes.	
	Name	
	Address	
	City, State, Zip	
Mail To:	Bank of Oak Ridge Attn: Compliance Officer P.O. Box 2 Oak Ridge, NC 27310	

Who we are	
Who is providing this notice?	Bank of Oak Ridge*
What we do	
How does Bank of Oak Ridge protect my personal information?	<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>In addition, all Bank of Oak Ridge employees are governed by a code of conduct that includes the responsibility to protect your personal information.</p>
How does Bank of Oak Ridge collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Pay your bills ■ Use your debit or credit card ■ Deposit money ■ Apply for a loan <p>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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Bank of Oak Ridge does not share with our 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"> ■ Bank of Oak Ridge does not share with Nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include financial product or service marketing companies.

Other important information
You may have other privacy protections under state laws. We will comply with applicable state laws regarding information about you.

* Bank of Oak Ridge family providing this notice consists of the following: Bank of Oak Ridge, Oak Ridge Wealth Management and Oak Ridge Insurance Services.