

## PRIVACY POLICY

### YOUR PRIVACY IS IMPORTANT

At TEAM CAPITAL BANK, we remember traditional values and have dedicated ourselves to making them the foundation of your banking relationship with us. The most basic of these is your right to privacy and confidentiality when we are dealing with your financial matters.

In the current technology-based environment, how the information you give us is handled and protected is important to both you and us. TEAM CAPITAL BANK is committed to building relationships within the local community; the way banks used to do business. As part of that relationship, we recognize the need to maintain your right to privacy and protect the information you share with us.

We want you to know that TEAM CAPITAL BANK does not sell customer information. Your information is used by us primarily to complete transactions that you request or to make you aware of other financial products and services that we would like to offer you.

To ensure that confidentiality and privacy are maintained, all of us at TEAM CAPITAL BANK have committed ourselves to the following doctrine:

### COLLECTING INFORMATION

We collect information in the following ways:

1. When you apply for a service by filling out an application or other form and/or answering questions about yourself and your financial situations.
2. When you conduct transactions with us.
3. When you bank on-line, we verify your information.
4. When you apply for and use our BILL PAY service, we obtain information about your payments to your vendors.
5. When you use the various calculators, planners or questionnaires available on our Website, you may be asked for personal information in order to complete the requested analysis or evaluation.
6. When you request information about our products or services.
7. When we receive information from third parties, such as credit reporting agencies.

### WHY WE COLLECT INFORMATION

1. We collect and retain personal information to help us respond to your requests for products and services.
2. We collect this information to offer you products and services that we feel would be helpful to you for managing your finances.
3. When you use the calculators and planners available through our online system, we collect this information to complete the evaluation and provide you the analysis requested.
4. When banking online with us, we collect your personal information to verify your identity and to process and confirm your transactions.
5. When you communicate with us via e-mail, we retain the content of the message, your e-mail address, and our response, in order to handle any follow-up questions you may have.

### USING AND SHARING INFORMATION OF CUSTOMERS AND FORMER CUSTOMERS

1. We use this information as appropriate, in the normal course of your business, to provide you with the products and services you have requested.
2. We use personal information to verify your transactions and to protect your accounts against fraudulent use by unauthorized persons.
3. To the extent permitted by law, we may share some of this information with our affiliates.
4. We use third party vendors for such services as computer processing, online website and bill payment services. Your information is made available to them in the normal course of providing these services. (See statement regarding Third Party Vendors below.)
5. We do exchange certain information about our customers with selected credit reporting agencies, in accordance with standard banking industry practices.
6. We may disclose information, such as your name, address and telephone number, to companies that perform marketing services on our behalf.
7. There are also occasions when we are legally required to disclose information about you, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a government agency or federal regulator.

**TEAM CAPITAL BANK DOES NOT SELL CUSTOMER INFORMATION TO OUTSIDE PARTIES.**

**THIRD PARTY VENDORS**

1. We use third party vendors to provide several products and services to our customers such as (but not limited to): transaction processing for checks, deposits, statement preparation; online banking services; bill payment processing; marketing and debt collection.
2. We have satisfied ourselves that third party vendors' commitment to maintaining the privacy and confidentiality of our customers' information is at the same high level as our own.
3. We contractually prohibit third party vendors from using any information for their own purposes, or to release or sell to any other party, any customer information we share with them.

**BANK EMPLOYEES AND YOUR CONFIDENTIAL INFORMATION**

1. We limit access to customer information to those employees with a business reason to know such information.
2. We educate our employees about the importance of confidentiality and customer privacy through our operating procedures, training programs and our code of conduct.
3. We will take disciplinary action should any of our employees mishandle confidential information, including termination, if appropriate.

**KEEPING ONLINE INFORMATION SECURE - A Shared Responsibility**

*We have done the following to ensure customer transactions are secure:*

1. When communicating highly confidential information such as account numbers, our online system requires a 128-bit domestic grade encryption to help safeguard customer information.
2. Encryption scrambles messages when they are sent so that only the intended receiver, we (or our service vendor) can decode it and read it.
3. We require user names and passwords to help ensure that our customers' transactions on the Internet are safe and secure.
4. When our customers log on to our Online Banking Services, we authenticate them by user name and password.
5. We have firewalls built into the transmission systems to allow entry only to those who are authorized.

*You can help ensure confidentiality and security of online banking:*

1. Select a user name and password that is not easily guessed (such as your birthdate or spouse's name).
2. Change your user name and password occasionally.
3. If you think your password has been compromised, change it immediately online. You should then verify that no unauthorized transactions occurred on your account. If they have, notify us immediately.
4. DO NOT leave your computer unattended if you are still logged onto our online banking service.
5. When you have completed your online banking, always remember to click "EXIT" before visiting other Internet web sites.
6. If others use your computer, clear your cache or turn off and reinitiate your browser in order to eliminate copies of web pages that have been stored in your hard drive. See your browser's HELP section for instructions on how to clear cache.

**KEEPING UP TO DATE WITH OUR PRIVACY POLICY**

As required by law, we will provide notice of our Privacy Policy annually, as long as you maintain an ongoing relationship with us. To receive the most up-to-date Privacy Policy, you can visit our Web site at [www.teamcapitalbank.com](http://www.teamcapitalbank.com) or call us at 610-297-4040.

**NOTIFYING TEAM CAPITAL BANK**

If for any reason you need to notify us, we can be reached at:

In writing: TEAM CAPITAL BANK  
2151 Emrick Blvd.  
Bethlehem PA 18020

By phone: Contact your Team Capital Bank office as listed below

By E-mail: [info@teamcapitalbank.com](mailto:info@teamcapitalbank.com)

DOYLESTOWN  
18 N. Main Street  
Doylestown, PA 18901  
267-327-4505

NEWTOWN  
210 Penns Trail  
Newtown, PA 18940  
215-497-7447

FLEMINGTON  
110 Main Street  
Flemington, NJ 08822  
908-782-3720

SOMERVILLE  
62 West Main Street  
Somerville, NJ 08876  
908-722-4848

LEHIGH VALLEY  
1901 Hamilton Street  
Allentown, PA 18104  
610-432-4120

LEHIGH VALLEY  
4285 West Tilghman Street  
Allentown, PA 18104  
610-391-0350

LEHIGH VALLEY  
2151 Emrick Boulevard  
Bethlehem, PA 18020  
610-297-4040

PHILLIPSBURG  
190 Roseberry Street  
Phillipsburg, NJ 08865  
908-235-4700