



Dear Valued Client,

Peoples Bank is required by law to provide customers with a Privacy Policy. Beyond the requirements of the law, *we value your relationship and your privacy*, and we are committed to protecting your personal information and honoring your privacy preferences.

We promise to protect your privacy. Peoples Bank does not share nonpublic information about you with third-party marketers outside of the Peoples family of companies without your consent, except as explained in this policy. We are permitted to disclose nonpublic personal information to nonaffiliated companies with which we have entered into joint marketing agreements (examples include mutual fund companies, broker dealers, and insurance companies). We choose such nonaffiliates carefully and require them to not use your private information other than to service your account or make you aware of special offers that may be of interest to you.

We may share customer information within the Peoples family of companies in an effort to better serve your financial needs. If you prefer, you can opt out of this sharing of information as outlined in our Privacy Policy.

We promise to honor your privacy preferences. In terms of sharing information within our family of companies, we will honor your privacy preference. If in the past you have already opted out of sharing information within the Peoples family of companies, there is no need to do anything further. If you have not, and do not want your information shared within the Peoples family of companies, please inform us as outlined in our Privacy Policy.

We promise to secure your information. Security of information is a top priority for the Peoples family of companies. We comply with federal standards to protect your information through physical, electronic, and procedural safeguards.

We want to assure you that the Peoples family of companies protects your privacy, and the following information includes our complete Privacy Policy. If you have any questions about the policy, or how we protect your information, please call us at 1-800-374-6123 or contact any Peoples associate.

Our company's core values are based on conducting business with integrity, and we are committed to maintaining your trust and confidence. Thank you for the opportunity to serve your financial needs.

Sincerely,

Mark F. Bradley
President and Chief Executive Officer



PRIVACY POLICY AND NOTICE

Peoples Bank, National Association "Peoples Bank" is a subsidiary of Peoples Bancorp Inc. Peoples Bancorp Inc. and Peoples Bank own affiliated companies designed to provide to you a broad range of financial products and services as effectively and conveniently as possible by using electronic systems technology to manage and maintain customer information. **Peoples Bank shares information with its subsidiary Peoples Insurance Agency, Inc. This subsidiary includes Barengo Insurance Agency and Putnam Agency.** This notice describes the collection, use, and security of nonpublic personal information. As used in this notice, "we", "us" or "our" refers to Peoples Bancorp Inc. and Peoples Bank, and all of their subsidiaries and affiliated companies (hereinafter called "affiliates").

Please Note: The Privacy law is a consumer protection law and pertains to individuals who obtain financial products or services primarily for personal, family or household purposes. The notice does not apply to individuals or companies that obtain products or services for business, commercial or agricultural purposes. Please be assured, all business customers' information is treated with the same importance, security and safeguards that apply to consumer information.

Information Collection

Our primary purpose in collecting personal information is to serve customers' requests and to maintain their relationships. We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from third parties such as consumer reporting agencies.

"Nonpublic personal information" refers to personal information about you that is not publicly available. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history. We collect and use only information that allows us to provide you with all the appropriate products and services to meet your financial needs.

Disclosure of Information----within our family of companies

We do not share medical or health information among our family of companies except to process transactions or to provide services you have requested or initiated.

We are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with companies related to us by common control or ownership ("affiliates" and/or "subsidiaries"). Further, we may share additional information as described above under "Information Collection", other than experiences or transactions, about you or your account with our affiliates. Information collected may relate to your insurance or investment needs and objectives, and sharing this information with affiliates allows us to uncover those needs. **You may opt out, by directing us not to disclose to our affiliates information that does not relate solely to our affiliates' experiences or transactions with you or your account (such as the application information and credit bureau information) by selecting one of the following methods:**

- **Calling us at 1-740-374-6123 or 1-800-374-6123;**
- **Writing us at Peoples Bank, National Association, Attn.: Deposit Operations, P.O. Box 738, Marietta, Ohio 45750;**
- **E-mail us at online_banking@peoplesbancorp.com.**

We also are permitted under law to disclose nonpublic personal information about you described above in “Information Collection” to “nonaffiliated third parties” (*i.e.*, third parties that are not members of our family of companies) in certain circumstances. For example, we may disclose nonpublic personal information about you to such third parties to assist us in servicing your loan or account with us. We carefully choose the “nonaffiliated third parties” and require them contractually not to use nonpublic personal information other than for servicing your loan or account. Additionally, we are permitted to disclose this same information to “nonaffiliated third parties” that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. For example, mutual fund companies, broker dealers, and insurance companies are provided to you in this manner. **It is our policy and the policy of our affiliates not to sell, transfer or otherwise disclose any nonpublic personal information of current or former customers to any third party, except as permitted by law.**

Safeguarding of Customer Information

We also take steps to safeguard nonpublic personal information. We have policies and procedures that limit access to your nonpublic personal information to employees who need to know that information in order to provide products or services to you. Most, but not all, employees are granted access to Peoples Bank’s electronic systems technology that contains your information, via security-restricted passwords and with strict policies and rules. Intrusion detection software is continually monitoring our Internet connection, and there are other hardware and software solutions (for example, firewall and security assessment software) in place to ensure security on our systems that contain your nonpublic personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Other Legally Permitted or Required Disclosures

We are required or permitted by law to disclose nonpublic personal information in other circumstances as follows:

- (1) When necessary to effect, administer, or enforce a transaction that you requested or authorized in connection with servicing your product or your account or when selling certain loans in a secondary market sale;
- (2) When you consent or direct us to disclose;
- (3) To protect the confidentiality of our records to prevent actual or potential fraud or unauthorized transactions, to resolve consumer disputes or enquiries or to persons holding a legal, beneficial interest or fiduciary relationship with you;
- (4) To provide information to insurance organizations, agencies and persons assessing our compliance and to our attorneys, accountants and auditors;
- (5) To the extent specifically permitted or required under Federal law for law enforcement purposes;
- (6) To or from consumer reporting agencies in accordance with Federal law;
- (7) In connection with a proposed or actual sale, merger, transfer, or exchange of all or portion of our business; and
- (8) To comply with Federal or State laws and rules regarding subpoenas, summonses and other lawful processes.

If you have any questions or comments regarding this Policy or Notice, please call us at 1-800-374-6123 or write us at Peoples Bank, National Association, Attn: Security Department, P.O. Box 738, Marietta, Ohio 45750, or e-mail us at online_banking@peoplesbancorp.com. We may amend this Policy and Notice from time to time with notice to you as required by law.

Revised: 05/09