



Privacy Notice

Customer confidentiality is an essential principle of Harleysville National Corporation. You have a right to financial privacy, and we respect this right. Harleysville National Corporation is committed to protecting the information you share with us or any of our affiliates (companies owned by Harleysville National Corporation) listed below, and any other banks or companies that Harleysville National Corporation may acquire or establish from time to time. This policy includes these banks and companies.

Harleysville National Bank and Trust Co., and its divisions and subsidiaries

Millennium Wealth Management and Private Banking

East Penn Bank

Cornerstone Financial Consultants, LTD

d/b/a Cornerstone Advisors

Cornerstone Institutional Investors, Inc.

Cornerstone Advisors Asset Management, Inc

HNC Insurance Agency, Inc.

East Penn Mortgage Company

East Penn Home Settlement, LLC

We protect your information by maintaining standards and procedures designed to prevent misuse of this information. The following outlines our customer privacy policy and promise.

Our policy applies to customers who have opened an account or obtained a financial service from us for personal, family or household purposes. This policy also applies to former customers, and to consumers who have provided confidential information to us but have not entered into a customer relationship, for as long as the information is retained. This policy does not apply to business customers

Information We Collect

We may collect “nonpublic personal information” (personally-identifiable information that is not available from public sources) as the result of information we receive from you on applications or other loan and account forms; information about your transactions with us, our affiliates and others; and information we receive from third parties, such as credit bureaus. Nonpublic personal information may include, for instance, information regarding your account number, account balance, social security number, income, assets, payment history, parties to transactions, and overdraft history.

When you access the Web Banking portion of our website, we collect only non-identifying information about visitors in the aggregate by placing a “cookie” (a small text file) on your computer hard drive. This “cookie” allows our server to collect information on the pages you visit, times of day and days of the week accessed, and the location of your Internet Service Provider. This information is used to analyze system performance and helps us plan for enhancements to meet your needs. We do not collect information on any other sites you may visit except our own.

When you contact us on our website through our Contact Us form or via e-mail, you are providing your e-mail address to us. Your e-mail address is neither disseminated outside the bank nor sold to third parties. We do ask that you do not send confidential information to us via e-mail unless we advise you that it is secure prior to submitting your message. Information submitted on application forms or through our Contact Us form on our website is encrypted and secure; however other types of e-mail are not necessarily secure against interception.

Information We Disclose to Non-affiliated Third Parties

We do not disclose any nonpublic personal information about you to “non-affiliated third parties” (third parties that are not owned by Harleysville National Corporation) except as permitted by law. You do not need to take any action to prevent this disclosure. For example, we may disclose nonpublic personal information we collect about you, as described above, to non-affiliated third parties as follows:

- **To Service Your Accounts:** We may utilize third-party service providers to assist us in providing the products and services you have requested, such as to order checks on your account, to obtain a credit or Visa® check card, to obtain an insurance product, to process payments made on your credit card account, and to supply tax information to you on your mortgage and deposit accounts.
- **To Provide You Information About Products and Services:** We may utilize other third-party financial institutions (such as brokers, credit card companies and insurance agents), with whom we have joint marketing agreements, to provide you with information regarding other financial products and services that may be of interest to you. In addition, we may utilize third-party marketing companies to assist us with providing you additional information about our products and services and the financial products and services offered under a joint-marketing agreement. These third parties, along with our service providers, are contractually obligated to keep your nonpublic personal information confidential and in a secure environment and are not permitted to use our customer information for any purpose other than the specific service intended.
- **When Legally Required:** We may disclose certain information about you to selected credit bureau agencies and when we are legally required to do so, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a government agency or regulator.

Information We Disclose Internally

We are permitted by law to disclose information about our experiences or transactions with you or your account to our affiliates such as your name, address, loan repayment history, account balances, and any other information necessary to service your accounts. You do not need to take any action to prevent this disclosure. We do not share medical or health information with our affiliates except to process transactions or to provide services you have requested or initiated.

We also may disclose additional information about you or your account with our affiliates such as information we receive from you on applications and information from credit reporting agencies. In addition, we may share this information as well as information about our experiences or transactions with you or your account with our affiliates for the purpose of soliciting the products or services of that affiliate. *You may direct us not to disclose the additional information about you or your accounts or any of your nonpublic personal information for solicitation purposes by calling us at 1-888-HNB-2100 or by, stopping by any of our branch locations. Cornerstone clients may continue to call 1-800-923-0900. Your request will remain in effect until you notify us otherwise and will apply to all products and services offered by us. Please allow (30) days for your request to be processed. For joint accountholders, any owner may opt-out on behalf of the other joint holders of the account. The opt-out election only applies to individual consumers who have obtained products or services for personal, family or household purposes.*

Internal use of information among our affiliated companies saves you time and money. It helps us spot and prevent fraud, enables us to suggest a more appropriate account or package of accounts, allows us to offer discounts based on your total relationship with us, and helps us service your accounts, respond to your requests and conduct routine business transactions in an efficient and cost-effective manner.

We do not sell or rent customer information to anyone.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. All employees are governed by a Code of Ethics, requiring confidential treatment of customer information. All current and former customer information may not be revealed to unauthorized persons and may only be communicated internally or externally if the recipient has a legitimate business need to know. Our security procedures also extend to disposing of customer information in a secure manner to prevent subsequent unauthorized access.

Maintaining Accurate Information

We employ diligent measures to ensure the accuracy and completeness of your information. We encourage you to routinely review and reconcile account statements. If you believe our records may be inaccurate or incomplete, you may call the number or write to us at the address listed on your account statement or visit any of our offices. Cornerstone clients may continue to call 1-800-923-0900. We will promptly investigate and make appropriate corrections.

You Can Help to Protect Your Privacy

A very important security measure is you, our customer. We encourage you to be just as diligent in protecting your confidential information from unauthorized access; this includes, for example, your social security number, account numbers, passwords, and PINs. Do not allow anyone else access to such information, including unknown callers. You should take reasonable precautions to protect your computer access, just as you would protect your ATM card. These precautions extend to third-party aggregation services which you may contract with to consolidate your financial information from several sources. You should ensure such third parties have strong controls in place to ensure the privacy and security of your information; consumer protections in such instances may vary depending on the nature and identity of the "screen scraper."

We also provide information to help educate customers about how to protect themselves from criminal misuse of their information. Identity theft is a growing form of fraud that involves criminals obtaining personal information about an individual. You can take several steps to avoid becoming a victim of Identity Theft. These easy educational tips are available on our web sites at www.harleysvillebank.com and in all of our branches.

Children's Online Privacy

We respect the privacy of your children and do not knowingly solicit or collect personally identifiable information from children. Understanding that children may access our website, we request that minors (defined in the Children's Online Privacy Protection Act as under the age of 13) not submit any personal information to us online.

External Links

We are not responsible for third party sites hyperlinked from our web site to other Internet sites. Such hyperlinks are provided for information purposes only and we do not provide any endorsement or warranty to the content or information practices of such sites.

State Privacy Laws

We will also comply with state privacy laws to the extent they apply.

Questions You May Have

We want you to feel confident about your relationship with us. If you have any questions about our privacy policy, please call our corporate customer service call center at 1-888-HNB-2100. Cornerstone clients may call 1-800-923-0900. Harleysville National Corporation's Privacy Policy will be provided annually as long as you maintain an ongoing relationship with us. Our policy is subject to change, but we will communicate any material changes prior to implementation.