



Welcome to C&F Bank, where we're always focused on you.

Dear Valued Customer,

The enclosed guide provides information on the many products and services waiting for you at C&F Bank— your new bank! I invite you to read through it at your convenience and keep it handy for future reference. I ask that you please share this information with any additional account holders on your account(s) as well.

Important dates

April 6	Informative mailing about your Mortgage Loan (if applicable)
April 6	Informative mailing about your Home Equity Line of Credit (if applicable)
Prior to April 24	Personal and Business Online Banking/Bill Pay transition information arrives by postal mail
Saturday April 25	All Peoples branches are <u>closed</u> to complete the transition to C&F Bank
Monday April 27	All Peoples branches will be open for business as usual as C&F Bank

Important! Peoples Mastercard® Debit Cards will no longer function as of 9:00 a.m. Friday April 24, however your new C&F VISA® Debit Card will function beginning April 24. Please ensure that you have activated your card so you will not experience any interruption in service.

“Focused on you” means our teammates give you their undivided attention in order to serve you and your financial needs. We’re honored to begin a meaningful and fulfilling banking relationship with you and we seek to continue to serve you in the spirit of Peoples Community Bank. Please call **804.843.2360** and speak with one of our Customer Support representatives if you have questions. You can also visit cffc.com or even better, come see us at any of our branches and we’ll be happy to take care of you.

Thank you for your business and welcome to C&F Bank!

Sincerely,

Matthew H. Steilberg
Director of Retail Banking
C&F Bank



Welcome to C&F Bank,
where we're always **focused on you.**



Citizens and Farmers Bank



Welcome to C&F Bank.

We're glad you're with us!

We are very excited to officially welcome you to the C&F Bank family as of Monday, April 27, 2020! Our employees are thankful and grateful to have your business — and we will work hard every day to continue earning it from you. While the name of your bank is changing from Peoples Community Bank to C&F Bank, what isn't changing are the personal, knowledgeable, and caring employees who have served you for years, nor the locations or hours of the branches you currently visit.

In fact, you can look forward to 25 additional branch locations and 23 more ATMs from Charlottesville to Richmond to the Hampton Roads/Tidewater region. Additionally, there are no fees for ATM usage at all Sheetz locations. We look forward to opening new locations in Charlottesville at the Shops at Stonefield and downtown Richmond on the corner of 10th and Byrd Streets later this summer.

What should you expect from C&F Bank?

- **Opportunity and convenience.** A broader array of financial products and services, including our C&F Mobile Banking application with check deposit, Real-Time Alerts, and Zelle®, a nationally-recognized peer-to-peer payment service.
- **Loans.** We're eager to lend to individuals and businesses.
- **Strength.** The peace of mind you'll have knowing you're with one of the strongest community banks in the nation.

Again, welcome to C&F Bank. We're proud to offer the products and services of a larger bank while striving to serve you with the care and commitment of a community partner. Please never hesitate to call or visit us if we can assist you in any way. We look forward to seeing you soon!

Account Name Changes

Quick Reference Guide

Please use the chart below to reference your former account name and learn the name of your new account with C&F Bank.

Peoples Community Bank

C&F Bank

Consumer Accounts

Preferred 50 Checking	Preferred 50 Checking*
Regular Checking	Access Checking
Now Checking	Now Checking**
Gen Y Checking	Access Checking
PCB Club Plus Checking	Access Checking
Free Basic Checking	Access Checking
PCB Anniversary Checking	Access Checking
Regular Checking Promotion	Access Checking
Personal Savings	Statement Savings
Kash for Kids	Super Savers Club
Christmas Club Savings	Holiday Club Savings
Presidential Money	Presidential Money
Market Savings	Market Savings**
Money Market Savings	Money Market Savings (C&F)
Platinum Money Market Savings	Money Market Savings (C&F)
Value Money Market Savings	Value Money Market Savings**
Platinum Gold	Platinum Gold
Money Market Savings	Money Market Savings**
Platinum Silver	Business Money Market
Money Market Savings	Savings (C&F)
Platinum Plus	Platinum Plus
Money Market Savings	Money Market Savings**

Business Accounts

Business Checking	Business Value Checking
Non-Profit Business Checking	Community Checking
Business Checking Promotion	Business Value Checking
Business Savings	Business Statement Savings

*Travel discounts and credit card protection are discontinued as of May 1, 2020.
Other features remain the same.

**Indicates "no changes"

Easy Transition

This guide is designed to help you easily navigate your transition to C&F Bank.

The table of contents will help you quickly locate the product and service topics that are relevant to your current relationship or where you might have additional interest.

You will also find more information about C&F Bank — our products, promotions, history, commitment to our customers and communities — at cffc.com. This site provides helpful consumer and business information and other items of interest.

However, if you still have questions, we're available in person or by phone to answer them. Just call us at 800.296.6246.

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About the Upcoming Systems Upgrade to C&F Bank

The “systems upgrade” referred to in this booklet is the process that will be completed on Monday, April 27, 2020, which will transfer all Peoples Community Bank (Peoples) account information over to C&F Bank. This upgrade will enable you to utilize all C&F Bank branches, ATMs, and electronic services. Please see our branch listing in this guide or visit cffc.com for information on these new options and opportunities!

Timeline and Important Dates

Prior to Friday, April 24, 2020:

Personal and business C&F Online Banking information will be mailed to you. This letter is very important because it will contain login information about your personal or business Online Banking account, Bill Pay and Mobile Banking.

Action required: Please carefully read the instructions in order to activate your new C&F Bank Online Banking service on Monday, April 27, 2020

Prior to Friday, April 24, 2020:

New personal and business C&F Bank VISA® Debit Cards will be mailed to current Peoples Mastercard® Debit Card cardholders, replacing your existing debit card. Please understand that your current Peoples Debit Card number will change and you will need to select a new Personal Identification Number (PIN).

Action required: It’s extremely important to activate your card and select a new PIN upon receipt, which you can reset to your old PIN if you prefer. Use your existing Peoples Debit Card through Thursday, April 23, 2020, and begin using your new C&F Bank Debit Card on Friday, April 24, 2020.

Friday, April 24, 2020: All Peoples branches will close at 6:00 p.m. to begin the systems upgrade to C&F Bank.

Saturday, April 25, 2020: All Peoples branches will be closed in order to implement the systems upgrade.

Monday, April 27, 2020: All former Peoples branches will open as usual, displaying new C&F Bank signage.

Your Account Information

Account Disclosures

By now, you should have received your *C&F Bank Disclosure Guide*, which includes deposit account Terms and Conditions, Truth in Savings Disclosure, Electronic Funds Transfer Disclosure, Personal and Business Services Pricing Guides, and our rates as of February 25, 2020. These disclosures cover the terms, conditions, and fees as they relate to the use and operation of your accounts with C&F Bank. If you have not received this guide or cannot find it, please call us at 800.296.6246 and we will send another one to you. You can also view this information online at cffc.com.

Statements

Your final statement for all Peoples checking and savings accounts will be generated on Friday, April 24, 2020. This statement will be mailed to you or made available online, depending on how you currently receive your statement. You will receive your new C&F Bank account statement in the same manner as previously established with Peoples. If you currently receive your statement online, you will continue to receive your account statement online from C&F Bank.

Communications

We will occasionally send you special offers, notifications, surveys, and/or information by mail and email, or we may include these items with one or more of your statements.

Social Media

C&F Bank has a vibrant and active presence on Facebook, LinkedIn®, Instagram and Twitter! These online social media sites enable two-way communication and interaction between you and the bank. Our Facebook profile page shares news, community events, as well as special promotions and offers. Please visit our Facebook page at facebook.com/candfbank. We also invite you to follow C&F Bank on Twitter, Instagram and LinkedIn®.

Safe Computing

Please know that C&F Bank will NEVER call you or send you an email asking you to provide your PIN, account information, Social Security Number, online banking credentials, or any similar private and unpublished information. We will also NEVER ask you to provide or confirm account information via a text message to your cell phone.

You can confirm the validity of any communications by calling C&F Bank Customer Support at 800.296.6246.

Direct Deposit/ACH

Any current company payroll or federal payments, such as Social Security, that were previously directly deposited into your account at Peoples will continue to be automatically deposited to your new C&F Bank account with no change in service or interruption.

Automatic payments debited from your account to pay a third party will also continue as customary without service interruption.

Though not required, you may want to inform your deposit provider of the new C&F Bank routing transit number which is 051404901.

Electronic Access to Your Accounts

VISA® Debit Cards: New C&F Bank VISA® Debit Cards will be mailed to Peoples cardholders prior to Friday, April 24, 2020. Please understand that your current Peoples Debit Card number will change and you will need to select a new Personal Identification Number (PIN).

If you have a recurring payment linked to your Peoples Debit Card number, you will need to advise the payee of your new C&F Bank Debit Card number.

Action required: It's extremely important to activate your card and select a new PIN upon receipt, which you can reset to your old PIN if you prefer. Use your existing Peoples Debit Card through Thursday, April 23, 2020, and begin using your new C&F Bank card on Friday, April 24, 2020.

Important Notice: All Peoples Debit Cards will become inactive on Friday, April 24, 2020.

Online Banking and Bill Pay: If you are a current Peoples Online Banking customer, please begin to access your account(s) online at cffc.com starting Monday, April 27, 2020. Additional information concerning your Online Banking access and Bill Pay will be mailed separately prior to Friday, April 24, 2020.

Mobile Banking with Mobile Deposit: Mobile Banking with Mobile Deposit is a convenient and secure way to access your C&F Bank accounts from your mobile phone or device. You can download the C&F Mobile Banking personal and business apps free of charge from iTunes® or Google Play™ beginning Monday, April 27, 2020. With C&F Bank Mobile Deposit, you can deposit checks directly into your consumer and business C&F Bank accounts using your smartphone's camera. You may also pay other people easily and quickly with Zelle®, a nationally-recognized peer-to-peer payment service.

Action required: Your current Peoples Mobile Banking app will no longer function beginning Saturday, April 25, 2020, and must be deleted and can be replaced with the new C&F Mobile Banking personal and business app on Monday, April 27.

You can also access your C&F Bank accounts through your mobile web browser or mobile app to set up Real-Time Alerts to receive information such as balances and recent transactions. Please call or visit us and we'll be happy to help you with this!

Telephone Banking: Access TeleBank24 telephone banking 24 hours a day from a touch-tone phone. Simply dial 800.296.4968 and follow the instructions. We have assigned your TeleBank24 PIN as the last four digits of your Tax Identification Number (SSN or EIN).

C&F Bank ATMs

Beginning Monday, April 27, 2020 you will have expanded access to our combined network of 28 ATM locations, including depository functionality. C&F Bank customers also enjoy fee-free ATM access at all Sheetz convenience stores.

Personal Account Relationships

Checking Account Relationships

Important note: Your account number(s) will not change!

Please continue to use your Peoples personal checks for your new C&F Bank account until your existing supply is depleted. Checks can then be reordered online at cffc.com. If you need assistance, simply contact C&F Bank Customer Support at 800.296.6246 or stop by to see us.

C&F Bank offers numerous personal checking account relationships, including:

- C&F Performance Gold
- C&F Performance
- C&F Access — including special Student and Company Connection (at work) banking programs
- C&F Access
- C&F Smart Start

All checking account relationships come with:

- A *C&F Relationship Review* to understand your preferences and needs
- Online Banking with Bill Pay
- Mobile Banking with Mobile Deposit and Zelle®
- C&F VISA® Debit Card with Rewards
- C&F VISA® Credit Card with Rewards (subject to credit approval)
- Overdraft Protection options of your choice

Savings Accounts

Important note: Your account number(s) will not change!

Please continue to use your Peoples deposit and withdrawal tickets until your supply is depleted. If you need assistance, please contact C&F Bank Customer Support at 800.296.6246.

For future savings account openings, C&F Bank savings account options include:

- Statement Savings
- Holiday Club Savings
- And our Super Savers Club — a special account designed for young customers to build good savings habits!

Money Market Savings Accounts

Important note: Your account number(s) will not change!

Please continue to use your Peoples personal money market checks for your new C&F Bank account until your supply is depleted. Money market checks can be reordered online at cffc.com. If you need assistance, please contact C&F Bank Customer Support at 800.296.6246.

Certificates of Deposit & Individual Retirement Accounts

- Existing Certificates of Deposit and IRA Certificates will convert to C&F Bank with no changes to maturity date, interest rate, interest payment election or terms and conditions.
- Any bonus or special promotion, such as a penalty-free withdrawal feature, rate increases or additional deposits, will not apply to any subsequent renewals after Friday, April 24, 2020.
- C&F Bank offers new Certificate of Deposit and Individual Retirement Account terms ranging from 1 to 72 months with competitive rates. Please call or visit for more information.

Consumer Lending

Important note: Your account number(s) will not change!

Consumer Loans and Home Equity Loans

- Your current loan terms and conditions will not change.
- Your rate structure, maturity date, payment terms and payment date will remain the same as written in your Note or Credit Agreement.
- However, where you mail your monthly payments will change. Beginning Monday, April 27, 2020, your payments should be directed to **C&F Bank, Attn: Credit Services, 3600 La Grange Parkway, Toano, VA 23168.**
- Automatic loan payments will continue without any change on your part as scheduled from your designated account. For real estate loans, you may receive a statement showing payment information.
- You will continue to receive a separate statement billing for your home equity line of credit. Your payment amount and due date will appear on this regular monthly statement.

Home Mortgages

- Your current loan terms and conditions will not change.
- Your rate structure, maturity date, payment terms and payment date will remain the same as written in your Note or Credit Agreement.

- However, where you mail your monthly payments will change. Beginning Monday, April 27, 2020, your payments should be directed to **C&F Bank, Attn: Credit Services, 3600 La Grange Parkway, Toano, VA 23168.**
- Automatic loan payments will continue without any change on your part as scheduled from your designated account.
- Mortgage servicing information will be mailed separately to assist you with any of your mortgage service needs. Please expect a separate mailing by early April 2020 with information regarding the ongoing servicing by C&F Bank of your home mortgage loan.

We love making loans!

Please visit cffc.com for more details regarding lending products or visit a C&F Bank branch for current loan products, special offers, and rates.

C&F Bank offers competitive rates with a variety of products:

- Home Mortgage Loan
- Construction Loan
- Lot Loan
- Home Equity Line of Credit
- Home Equity Loan
- Easy Access Line of Credit
- Auto Loan
- Personal Loan
- Rewards Credit Card

Business Account Relationships

Checking Account Relationships

Important note: Your account number(s) will not change!

Please continue to use your Peoples business checks for your new C&F Bank account until your supply is depleted. Checks can be reordered online at cffc.com. If you need assistance, please contact C&F Bank Customer Support at 800.296.6246.

C&F Bank offers several business checking account relationship options, including:

- C&F Business Value
- C&F Business Checking
- C&F Business Interest
- C&F Community
- C&F Commercial

All C&F Bank business checking account relationships come with:

- A *C&F Business Relationship Review* with one of our knowledgeable and proactive client managers. This concise meeting will help us better serve your business.
- C&F Business Mobile Banking
- C&F VISA® Business Debit Card with Rewards
- C&F VISA® Business Credit Card with Rewards (subject to credit approval)
- Overdraft Protection options of your choice
- Online Banking with Bill Pay

C&F Bank also offers many time-saving options to help you collect funds or pay bills, including:

- Electronic transfers via wire or ACH
- International Funds Transfers
- Remote Deposit
- Fraud Protection
- Cash Vault Services
- Merchant Services
- Night Deposit
- Payroll Services

Business Savings & Money Market Accounts

Important note: Your account number(s) will not change!

Please continue to use your Peoples business money market checks for your new C&F Bank account until your supply is depleted. Money market checks can be reordered online at cffc.com. If you need assistance, please contact C&F Bank Customer Support at 800.296.6246.

For future business savings account openings, C&F Bank savings account options include:

- Business Savings
- Business Money Market Savings

Business Lending

Important note: Your account number(s) will not change!

Commercial Term Loans and Lines of Credit

- Your current loan terms and conditions will not change.
- Your rate structure, maturity date, payment terms and payment date will remain the same as written in your Note.

- However, where you mail your monthly payments will change. Beginning Monday, April 27, 2020, your payments should be directed to **C&F Bank, Attn: Credit Services, 3600 La Grange Parkway, Toano, VA 23168.**
- Automatic loan payments will continue without any change on your part as scheduled from your designated C&F Bank account. You may receive a statement showing your payment information.

Commercial Real Estate Loans

- Your current loan terms and conditions will not change.
- Your rate structure, maturity date, payment terms and payment date will remain the same as written in your Note. You may receive a statement showing your payment information.
- However, where you mail your monthly payments will change, Beginning Monday, April 27, 2020, your payments should be directed to **C&F Bank, Attn: Credit Services, 3600 La Grange Parkway, Toano, VA 23168.**
- Automatic loan payments will continue without any change on your part as scheduled from your designated C&F Bank account. For real estate loans, you may receive a statement showing payment information.

We love making business loans!

Please visit cffc.com for more details regarding lending products or visit a C&F Bank branch for current loan products, special offers, and rates.

C&F Bank offers competitive rates on a variety of business loans:

- | | |
|--|-----------------------|
| - Vehicle/Equipment | - Line of Credit |
| - Owner Occupied Mortgage | - Investment Mortgage |
| - Easy Access Overdraft Line of Credit | - Rewards Credit Card |

Wealth Management Services

Now more than ever it makes good sense to invest with local professionals you know and trust. That's why we invite you to learn more about the services provided by our subsidiary, C&F Wealth Management Services. C&F Wealth Management representatives offer a wide variety of financial products and services, with each recommendation based exclusively on a plan that can best help you work toward achieving your investment goals and objectives. You'll gain confidence knowing that you're receiving experienced and unbiased financial guidance specifically tailored to your goals and objectives.

Services include:

- Retirement Plans
- College Savings
- Asset Allocation and Business Planning
- Mutual Funds
- Individual Stocks and Bonds
- Fixed and Variable Annuities
- IRAs
- Profit Sharing
- Life and Health Insurance

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. C&F Bank and C&F Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using C&F Wealth Management, and may also be employees of C&F Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, C&F Bank or C&F Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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C&F Bank Location and Hours

Location	Address
Cartersville	2288 Cartersville Road, Cartersville, VA 23027
Charlottesville	304 E. Main Street, Charlottesville, VA 22902
Chester	4820 W. Hundred Road, Chester, VA 23831
Cumberland	1422 Anderson Highway, Cumberland, VA 23040
Dahlgren (Peoples)	5082 James Madison Pkwy, Dahlgren, VA 22485
Fredericksburg (Peoples)	175 Kings Hwy, Fredericksburg, VA 22405
Hampton	1927 C&F Drive, Hampton, VA 23666
King George (Peoples)	8065 Kings Hwy, King George, VA 22485
Mechanicsville	7021 Mechanicsville Turnpike, Mechanicsville, VA 23111
Middlesex	2608 General Puller Hwy, Saluda, VA 23149
Midlothian	
Alverser	1400 Alverser Drive, Midlothian, VA 23113
Brandermill	4901 Millridge Parkway, Midlothian VA 23112
Turnpike	13200 Midlothian Turnpike, Midlothian, VA 23113
Montross (Peoples)	15960 Kings Hwy, Montross, VA 22520
Newport News	
City Center	698 Towne Center Drive, Newport News, VA 23606
Norge	7534 Richmond Road, Williamsburg, VA 23188
Powhatan	2351 Anderson Highway, Powhatan, VA 23139
Providence Forge	3501 N. Courthouse Road, Providence Forge, VA 23140
Quinton	2580 New Kent Highway, Quinton, VA 23141
Richmond	
Patterson	12308 Patterson Avenue, Richmond, VA 23238
Varina	2651 New Market Road, Richmond, VA 23231
Wellesley	3490 Lauderdale Drive, Richmond, VA 23233
West Broad	8001 West Broad Street, Richmond, VA 23294
Sandston	100 E. Williamsburg Road, Sandston, VA 23150
Warsaw (Peoples)	4593 Richmond Road, Warsaw, VA 22572
West Point	
14th Street	415-14th Street, West Point, VA 23181
Main Street	802 Main Street, West Point, VA 23181
Williamsburg	
Jamestown Road	1167 Jamestown Road, Williamsburg, VA 23185
Longhill Road	4780 Longhill Road, Williamsburg, VA 23188
Yorktown	
Kiln Creek	2800 G.W. Memorial Hwy, Yorktown, VA 23693

Phone	Drive-Thru	Lobby	Lobby & Drive-Thru Sat.	ATM
804.375.9073	M-F 9-5	M-F 9-5	None	Yes
434.529.3300	None	M-F 9-5	None	Yes
804.414.1660	M-F 9-6	M-TH 9-5 F 9-6	None	Yes
804.492.5100	M-F 9-6	M-TH 9-5 F 9-6	9-Noon	Yes
540.644.9706	M-TH 8:30-5 F 8:30-6	M-TH 9-5 F 9-6	9-Noon*	Yes
540.371.6889	M-TH 8:30-5 F 8:30-6	M-TH 9-5 F 9-6	9-Noon*	Yes
757.951.1200	M-F 9-6	M-TH 9-5 F 9-6	None	Yes
540.775.2914	M-TH 8:30-5 F 8:30-6	M-TH 9-5 F 9-6	9-Noon*	Yes
804.569.9776	M-F 8:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.758.3641	M-F 7:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.378.0332	M-F 9-6	M-F 9-5	None	Yes
804.744.1784	M-F 9-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.794.0033	M-F 9-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.493.8031	M-TH 8:30-5 F 8:30-6	M-TH 9-5 F 9-6	9-Noon*	Yes
757.596.4775	None	M-F 9-5	None	No
757.564.8114	M-F 8:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.403.2070	M-F 8-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.966.2264	M-F 7:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.932.4383	M-F 7:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.672.4077	M-F 9-5	M-F 9-5	None	Yes
804.795.7000	M-F 8:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.364.6200	M-F 9-6	M-F 9-5	None	Yes
804.290.0402	M-F 9-6	M-TH 9-5 F 9-6	None	Yes
804.737.7005	M-F 8:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804 333 3500	M-TH 8:30-5 F 8:30-6	M-TH 9-5 F 9-6	9-Noon*	Yes
804.843.2708	M-F 7:30-6	M-TH 9-5 F 9-6	9-Noon	Yes
804.843.7001	None	M-F 9-2	None	No
757.565.0593	M-F 9-6	M-TH 9-5 F 9-6	None	Yes
757. 220.3293	M-F 9-6	M-TH 9-5 F 9-6	9-Noon	Yes
757.952.1190	M-F 9-6	M-TH 9-5 F 9-6	None	Yes

* Drive-Thru only.

C&F Bank Customer Support Hours

Please call 800.296.6246

Monday – Friday 8:00 a.m. – 7:00 p.m.

Saturday 9:00 a.m. – Noon

**Extended Hours Monday, April 27 through
Saturday, May 9, 2020:**

Monday – Friday 7:00 a.m. – 7:00 p.m.

Saturday 8:00 a.m. – 1:00 p.m.





800.296.6246
cffc.com



FACTS	WHAT DOES C&F FINANCIAL CORPORATION 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: <ul style="list-style-type: none">– Social Security number and account balances– transaction history and credit score– income history and payment history
How?	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 C&F Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does C&F Financial Corporation 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	Mail the form below 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 <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 804.843.2360, 757.741.2201, 800.296.6246 or go to cffc.com



Mail-in form Mail to: Affiliate Sharing, C&F Bank, 3600 La Grange Pkwy, Toano, VA 23168

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.

Name _____

Address _____

City _____ State _____ Zip _____

Last 4 digits of Social Security # _____ Last 4 digits of your account # _____

Part 2	
Who we are	
Who is providing this notice?	Citizens and Farmers (C&F) Bank, C&F Mortgage Corporation, C&F Wealth Management Corporation, C&F Finance Company, and C&F Insurance Services, Inc.
What we do	
How does C&F Financial Corporation 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>All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties.</p>
How does C&F Financial Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> – open an account or apply for a loan – give us your employment information or your income information – provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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 choice will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> – <i>Our affiliates include financial companies such as mortgage, insurance, investments, finance, bank, and appraisal.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> – <i>C&F does not share with nonaffiliates so that they can market to you.</i>
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"> – <i>Our joint marketing partners include companies such as credit card companies, insurance companies, or service marketing companies.</i>
Other important information	