

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 our nonaffiliates to market to you	No	We do not share
To limit our sharing	Mail the form below Please note: If you are a <i>new</i> 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 or 1-800-296-6246 or go to www.cffc.com	

**Mail-in Form**

Mark any/all you want to limit:		
<input type="checkbox"/>	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/>	Do not allow your affiliates to use my personal information to market to me.	
Name		Mail To: C&F Finance PO Box 2129 Richmond, VA 23219
Address		
City, State, Zip		
Last 4 digits of Social Security #		
Last 4 digits of your account #		

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	