

FACTS**WHAT DOES ESSA Bank & Trust
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 income ■ Account balances and account transactions ■ Credit scores and payment history
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons ESSA Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ESSA Bank & Trust 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 855-713-8001 —our menu will prompt you through your choice(s) or ■ Visit us online: https://essabank.com/contact-us/ <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 855-713-8001 or go to https://essabank.com/contact-us/
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Who we are

Who is providing this notice?

ESSA Bank & Trust; ESSA Bancorp, Inc.; ESSA Advisory Services, LLC.

What we do

How does ESSA Bank & Trust protect my personal information?

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.

Additionally, ESSA Bank & Trust requires and trains its employees to comply with its privacy standards and policies.

How does ESSA Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- open an account or desposit money
- pay your bills or apply for a loan
- use your debit or credit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account, unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include ESSA Bancorp, Inc., a Pennsylvania-chartered holding company for ESSA Bank & Trust, and ESSA Advisory Services, LLC, a subsidiary of ESSA Bank & Trust.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *ESSA Bank & Trust does not share with non-affiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *ESSA Bank & Trust does not jointly market.*

Other important information

All statements to Federal Law mentioned above reference U.S. Federal Law.