**Terms & Conditions**

These terms govern the use of the Muncy Bank and Trust Company (MBT) website. If you do not agree with these terms do not continue to access the website. By accessing the website or any of its pages you agree to be bound by these terms and conditions. This agreement may be changed or modified at any time and you are responsible for regularly reviewing these terms and conditions. **Your continued use of this website shall constitute your acceptance of any changes or modifications to this agreement.**

This website has been established by MBT for the sole purpose of conveying information about MBT’s products and services, provide company news and to allow Customers and Non Customers to communicate with MBT. Nothing contained in any page on this site takes the place of MBT agreements and disclosures that govern its products and services. If any information on the website conflicts with information included in MBT agreements and disclosures, the agreements and disclosures will take precedent.

Periodically MBT may place links to other websites on the site. MBT has no control over any other websites and is not responsible for the content on any site other than MuncyBank.com. Users assume all responsibility when they go to other sites via the links on this page. The inclusion of a link to another website does not infer MBT’s endorsement of the site, its owners, products or services.

By using the MBT website you are giving consent to have your online activity monitored by analytical software. This includes the use of third-party cookies. Data collected pertaining to your use of the MBT website may be used for marketing purposes.

Never include private non-public information when contacting us through email available within the website. Email sent in non-secure form is susceptible to interception by outside third parties.

The information and materials contained in this website are owned by MBT or its affiliated third parties, as applicable. No material may be copied, displayed, transmitted, distributed, framed, sold, stored for use, downloaded, or otherwise reproduced except as permitted by law.

MBT makes no warranties of any kind regarding the products and services displayed on this site. MBT will use reasonable efforts to ensure that all information displayed is accurate; however, MBT expressly disclaims any representation and warranty, expressed and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus. MBT is not responsible for any loss, damage, expense, or penalty that results from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure.

This agreement and the use of this website are governed by the laws and statutes of the United States and the Commonwealth of Pennsylvania.