

AMERISERV FINANCIAL, INC. AND AFFILIATES
EMPLOYEE CODE OF ETHICS

A Guide to Business and Personal Ethics

I. Statement of Organizational Ethics

AmeriServ recognizes and affirms our commitment to provide the highest quality financial products and services, while maintaining our tradition of ethical business practices and responsible corporate citizenship. This Employee Code of Ethics (the "Code") identifies areas where public trust and confidence could be compromised, establishes guidelines to prevent this from happening, and ensures that AmeriServ and its employees conduct themselves in a manner that is both lawful and ethical.

As a financial institution, AmeriServ is judged not only collectively, but also on the actions of its employees. Accordingly, each employee must manage personal and business affairs legally and ethically, and avoid situations that might lead to a conflict, or even a suspicion of a conflict, between self-interest and duty to AmeriServ, its customers and shareholders. Employees must never use, directly or indirectly, their position with AmeriServ to advance personal interests or obtain benefits for themselves, their families, friends or others.

Violations of law can have severe consequences. Employees may be subject to prosecution, possibly resulting in imprisonment and/or fines. AmeriServ also may be subject to fines. Therefore, violations of law or AmeriServ rules will subject employees to disciplinary action, up to and including termination. Individuals who engage in misconduct may be required to reimburse AmeriServ, the government, or other persons or entities for losses that result from their misconduct.

Maintaining ethical standards is everyone's responsibility. If you are aware of an ethical or legal violation, or you are unsure about the legality of an action or proposed action, you have an obligation to inform your supervisor, AmeriServ Code of Ethics Officer, or any member of the AmeriServ Code of Ethics Committee. The Code of Ethics Officer is the Senior Vice President of Human Resources, or the Vice Chairman of the Board on an interim basis if there is a vacancy.

If you know of a problem, you cannot remain silent; you have an obligation to speak up. Use the AmeriServ Employee Code of Ethics Communication Program, explained herein, to make a report or ask a question. If you need to speak anonymously, you may utilize the Ethics Line by calling 1-844-408-0225 (phone) or by visiting the website on the ASRV internal home page/ External Links/ EthicsLine. (Online site is ameriserv.ethicspoint.com or Mobile site is ameriservmobile.ethicspoint.com). The Ethics Line is available 24 hours a day, 365 days a year.

All employees must review this Code annually and sign an affirmation statement acknowledging receipt of the Code and compliance with its guidelines. Similarly affirmation forms must be completed by newly hired or promoted employees. Affirmation forms are maintained in a central file in Human Resources.

Finally, throughout this policy you will see reference to AmeriServ Financial Personnel Policy and Procedures. A personnel policy is a preplanned course of action establishing a guide to work toward acceptable outcomes and objectives. Personnel policies are the rules that govern how to deal with a human resources or personnel related situation. All Bank Personnel Policies and Procedures can be found in the Ultimate Software system as a category under company information.

II. Code of Ethics Committee

We have established an Ad Hoc Code of Ethics Committee (the "Committee") to ensure that AmeriServ has the necessary policies and procedures in place to:

- train employees in their legal and ethical responsibilities;
- address questions raised by employees; and
- respond appropriately to violations of the Code.

The Committee interprets the Code, investigates alleged violations and makes final rulings regarding violations of the Code. The Committee also updates the Code from time to time; and maintains all relevant records.

The Committee is comprised of our Chairman of the Board, Vice Chairman of the Board, Chairman of the Board Audit Committee, Chairman of the Compensation/Human Resources Committee, Chairman of the Nominating/Corporate Governance Committee, President and CEO of AmeriServ Financial Inc., Chief Financial Officer, Chief Auditor, and the Chief Human Resources Officer/Code of Ethics Officer. The Chief Human Resources Officer will serve as the Committee Chairman and the Chief Auditor will serve as the Committee Vice Chairman. The Corporate Secretary will serve as a non-voting member. The committee may engage outside legal counsel for advice.

III. Ethical Guidelines

It is beyond the scope of this Code to describe each potential ethical or legal issue that you may face, but this Code does provide concrete guidance in many situations. If you are confronted with a situation that is not addressed in the Code or which you are not sure how to handle, judge your response by asking yourself the following simple questions:

1. Does it comply with the law and AmeriServ policies and procedures?
2. How would it make you feel if you did it?
3. How would it look to your family and friends, our customers, shareholders, and the general public?

If you are not sure, ask either the Committee Chair or Vice Chair. Keep asking until you get an answer that makes sense. Most importantly, if you know it's wrong, don't do it!

As defined within this Code of Ethics, "immediate family" includes: spouse, children (includes spouses' children), parents, brothers, sisters, grandparents, grandchildren, parents-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law, stepchildren and stepparents of the employee.

A. Avoiding Conflicts of Interest

Employees owe a duty of loyalty to AmeriServ. Accordingly, you are prohibited from self-dealing or trading on your position with AmeriServ. You are not permitted to accept, from someone doing or seeking to do business with AmeriServ, a business opportunity that is made available to you because of your position with AmeriServ. You must always avoid even the appearance of a conflict of interest.

You must promptly disclose to the Committee all potential conflicts of interest, including those in which you have been inadvertently placed due to relationships with customers, suppliers, business associates or competitors of AmeriServ.

You must avoid compromising your responsibilities to AmeriServ by becoming an employee of, investing in, or accepting interests in AmeriServ's customers or suppliers. You may not accept outside employment that creates an actual or potential conflict. To assist employees in recognizing and avoiding conflicts of interest, all employees must abide by the following guidance:

1. Fiduciary Relationships

Employees shall not accept appointments as an attorney in fact (POA), administrator, trustee, executor, guardian or any similar fiduciary role involving a customer of AmeriServ unless the customer is an immediate family member as defined in Article III of this code. Questions concerning whether an acceptance of appointment would possibly violate this Code shall be brought to the Code of Ethics Officer immediately and shared accordingly with the committee.

2. Outside Directorships, Partnerships, Sole Proprietorships and Other Interests

Employees shall not accept a position as an officer or director of a corporation, become a member of a business partnership, become a sole proprietor of any business entity, or hold public office when the acceptance of the position or the exercise of the duties required by the position creates an actual or potential conflict of interest. Questions concerning whether an appointment would violate this Code shall be brought to the Code of Ethics Officer immediately and shared accordingly with the committee.

In accordance with AmeriServ Personnel Policy and Procedures, employees are encouraged to participate in civic, social, fraternal, professional, educational, charitable, or religious organizations, provided participation is not in conflict with AmeriServ's objectives and does not unduly interfere with regular duties. AmeriServ also encourages participation in business and professional organizations. However, if these activities involve inordinate amounts of time away from AmeriServ responsibilities, the employee must first receive approval from a supervisor. Committee approval is not required for participation in these activities unless participation would violate this Code. However, supplies, materials and other AmeriServ property may not be used in more than an incidental way in outside activities without prior approval of the Code of Ethics Officer.

Employees may not engage in outside engagements or employment without prior approval of the Committee if the employee receives fees or other compensation for services and the outside engagement:

- Involves a conflict of interest with AmeriServ or trades on the person's position at AmeriServ;
- Involves providing services that AmeriServ could perform;
- Could reasonably cause AmeriServ a monetary loss or damage its reputation; or
- Could require devoting so much time and effort to the undertaking that productivity, efficiency or availability at AmeriServ would be adversely affected.

Employees may not engage in other types of outside engagements without prior approval of the Code of Ethics Officer.

3. Purchases and Sales of Bank and Fiduciary Assets

No employee and no member of his or her immediate family may purchase or sell assets owned by AmeriServ, or in which AmeriServ has a security interest or lien. No employee or member of his or her immediate family, whether acting individually or in a fiduciary capacity, may purchase or borrow assets from, or sell assets to, any estate, trust or other fiduciary account administered by AmeriServ.

4. Insurance and Real Estate Activities

AmeriServ is engaged in real estate activities. Therefore, without prior approval of the Board of Directors' Audit Committee, officers may not:

- Acquire real estate interests from customers over whose account the officer exercises direct or indirect control;
- Purchase property on which AmeriServ is foreclosing or is known to be contemplating foreclosing; and/or
- Acquire or seek to acquire property that may reasonably be considered to be attractive to AmeriServ

5. Employment Relationships

Because of the appearance of unfairness or conflict of interest, AmeriServ has implemented an Employment Policy that covers Anti-Nepotism . Therefore, AmeriServ will not consider immediate family members of employees, as defined in Article III of this code, for new non- temporary employment. This prohibition does not extend to hiring immediate family members for temporary (one year or less) non-supervisory assignments or internships.

B. Guidance For Avoiding Violations Of The Bank Bribery Law

The Bank Bribery Law prohibits employees from seeking or accepting anything of value in connection with transactions or business of AmeriServ. The Bank Bribery Law also prohibits anyone from giving, offering or promising anything of value to an employee with the intent to influence corruptly or to reward that individual in connection with business of AmeriServ.

Accordingly, AmeriServ employees are prohibited from:

- Soliciting for themselves or for a third party (other than AmeriServ itself) anything of value from anyone in return for any business, service, or confidential information; or
- Accepting anything of value (other than *bona fide* salary, wages, fees or other compensation or expenses paid or reimbursed in the usual course of business) from anyone in connection with the business of AmeriServ, either before, during, or after a transaction is discussed or consummated.

Employees may not accept from customers or suppliers any "fee" or other form of remuneration that violates the letter or spirit of the Bank Bribery Law or this Code, or accept a personal "fee" for arranging a loan from AmeriServ or any other person or lending institution. A "fee" includes any special discount, commission, or kick-back, or any other direct or indirect payment of money, property or thing of value not otherwise available to customers of the customer or supplier.

Unless the bequest is from a relative, employees and members of their immediate families must not accept, either directly or indirectly, any bequest or legacy from a customer of AmeriServ. If an employee learns of a bequest in a customer's will, that individual must immediately report all facts regarding the bequest to the Code of Ethics Officer who will report to the Committee on such matters.

If an employee is offered, or otherwise receives, anything of value beyond what is authorized in this Code, he or she must disclose the offer or receipt to the Code of Ethics Officer prior to acceptance. The Code of Ethics Committee shall review the matter to determine whether the item(s) offered or received could be viewed as a violation of the Bank Bribery Law or otherwise poses a threat to the integrity of AmeriServ. AmeriServ will maintain contemporaneous written reports of such disclosures.

AmeriServ recognizes that the acceptance of certain small items by employees does not amount to a corrupting influence on its business. The following exceptions are permissible when it is obvious from the circumstances that the item(s) accepted are not offered or received as an inducement to, or as a substitute for, entering into any transaction or business with AmeriServ, or to influence or affect any decision or action to be taken by AmeriServ:

1. Acceptance of gifts, gratuities, amenities or favors based on obvious immediate family or personal relationships (as defined in Article III) when the circumstances make it clear that it is those relationships, rather than the business of AmeriServ, that are the motivating factors for giving such item(s);

2. Acceptance of meals, refreshments, travel arrangements or accommodations, or entertainment, all of reasonable value, in the course of a meeting or other occasion, the purpose of which is to hold *bona fide* business discussions or to foster better business relations, provided that the expense would be paid for by AmeriServ as a reasonable business expense not to exceed \$500.00 if not paid for by the other party. Business expenses incurred by an employee in excess of \$500.00 are prohibited unless approved by the President and CEO before incurring the expense. In addition, business expenses incurred by an employee over \$500.00 and approved by the President and CEO can be reviewed periodically by the Code of Ethics Committee.
3. Acceptance of loans from other banks or financial institutions on customary terms to finance proper and usual activities of Team;
4. Acceptance of advertising or promotional material of reasonable value such as pens, pencils, note pads, key chains, calendars and similar items;
5. Acceptance of discounts or rebates on merchandise or services that do not exceed those available to other customers;
6. Acceptance of gifts of reasonable value related to commonly recognized events or occasions, such as promotion, new job, wedding, retirement, Christmas or bar or bat mitzvah not to exceed a value of \$250.00; or
7. Acceptance of civic, charitable, educational, or religious organizational awards for recognition of service and accomplishment not to exceed \$250.00.
8. Acceptance of cash that was won on a bank sponsored ticket is unacceptable under any circumstances. It is the responsibility of the recipient to notify the bank of any such winnings and donate it back to the sponsoring charity.

Other circumstances periodically arise in which employees are offered, or otherwise receive, something other than those things of value listed above which, nonetheless, may not amount to a corrupting influence on AmeriServ's transactions or other business. These circumstances must be reviewed on a case-by-case basis. Employees confronted with such a circumstance must report the incident immediately to the Code of Ethics Officer, who will inform the Committee to determine whether acceptance or receipt of the item(s) is proper.

C. Confidentiality and Information Security

Employees must keep in strict confidence all information regarding the affairs of the customers as well confidential and/or proprietary information of AmeriServ. Confidential information as to any customer, or any system, design, program or product unique to AmeriServ gained from any source in the course of one's duties shall not be used for personal gain, nor revealed to any person outside AmeriServ except with appropriate advance authorization.

Confidential information that might affect the value or future value of any business shall not be used by employees for personal advantage or to provide advantage to others. Sharing of confidential information among AmeriServ affiliates will be governed by 1) applicable federal or state laws and regulations, and 2) AmeriServ privacy policies set forth in further detail within the AmeriServ Personnel Policies and Procedures Manual. Anyone utilizing AmeriServ's Information Systems must review and comply with AmeriServ's Information Security and Acceptable Use Policies included and more fully detailed within the AmeriServ Personnel Policies and Procedures Manual.

Financial information, performance data, customer lists, and strategic and tactical plans regarding AmeriServ are confidential information and may not be released to anyone outside AmeriServ, other than to AmeriServ's counsel, independent auditors and regulatory examiners, unless the information has been published or otherwise made available to the public.

Respect the privacy of coworkers. Do not engage in gossip! Gossip can be a form of harassment and may violate AmeriServ's Anti-Harassment Policy. In addition, do not discuss information contained in another employee's personnel file unless you have a specific business purpose and are authorized to do so. Please note that you are not prohibited from disclosing to or otherwise communicating with third parties (including government authorities having jurisdiction over AmeriServ) with respect to any information, whether or not it would be considered confidential and/or proprietary information of AmeriServ, to the extent that such disclosure or communication is permitted by this Policy or otherwise authorized by applicable law.

D. Personal Investments and Avoidance of Insider Trading

Employees are expected to comply with AmeriServ's comprehensive Insider Trading Policy, which is incorporated herein by reference. In accordance with the Insider Trading Policy, employees may not buy or sell securities of AmeriServ Financial, Inc., or the securities of any other business, based upon material, non-public information, nor may employees otherwise pass on material, non-public information, directly or indirectly, to others. Material information is any information that a reasonable investor would consider important in deciding to buy, hold, or sell a security or any information that could be expected to affect the price of that security. Information shall not be considered public until at least two (2) business days after its broad dissemination to the public.

E. Employee Transactions

No Employee may lend funds to or borrow funds from customers or suppliers of AmeriServ, other than recognized lending institutions on customary terms to finance proper and usual activities. Guidelines governing borrowing from AmeriServ are set forth in the AmeriServ Credit Policy and Procedures Manual. Also, any borrowing or lending of funds between AmeriServ employees is prohibited.

Employees are not permitted to process or approve transactions or entries on their own accounts, including any personal accounts for which they are authorized signers.

All personal transactions of employees must be conducted in accordance with normal operational processes utilized for all AmeriServ customers, and conducted through the standard channels available to all customers of AmeriServ.

F. Overdrafts

In accordance with AmeriServ Personnel Policy and Procedure Number MI-1, employees may not overdraw deposit account(s) at AmeriServ, except in accordance with an automatic system for transfer of funds from another account or a written preauthorized interest-bearing extension of credit that specifies a method of payment.

G. Political Activities

Employees are encouraged to register as voters and to participate in the democratic process. You may choose to make personal political contributions or participate in the election process on your own time and at your own expense, but not during your normal working hours or on AmeriServ property.

Except for registered lobbyists and other representatives expressly authorized to act on behalf of AmeriServ, employees who participate in political activities do so as individuals and not as representatives of AmeriServ. Because AmeriServ clients hail from all points along the political spectrum, AmeriServ personnel are expected to conduct themselves consistent with AmeriServ's policy of expressed neutrality while on AmeriServ premises and when dealing with AmeriServ customers. No employee may use the AmeriServ name in any fund raising, advertising, or other political literature or activity. AmeriServ funds, equipment, facilities, or assets may not be used to support a political party, candidate or holder of any government office. Any employee desiring to seek political office must submit a request to the Ethics Committee for review.

Bribes are unlawful and are not authorized by AmeriServ. Accordingly, employees may not give anything of value such as a gift, hospitality or entertainment to an official or employee of a federal, state or local agency that oversees or regulates AmeriServ. You should report any request or solicitation of gifts from government employees to your supervisor.

H. Legal Advice

In many instances, customers ask questions relating to the legality of a proposed transaction. Only attorneys licensed to practice law in the appropriate jurisdiction are competent to respond to such questions. Therefore, employees who are not licensed to practice law shall not give legal advice or say anything that a customer may interpret as legal advice. Customers who press for advice should be politely informed of this policy and encouraged to discuss the issue with an attorney.

I. Recommendations To Customers

With the exception of formal referral programs approved by management, employees shall not recommend attorneys, accountants, insurance brokers, stock brokers, real estate agents or other similar service providers to customers, unless several names are given without indicating favoritism to a particular individual or firm.

J. Fidelity Coverage

All Employees must be insured under AmeriServ's fidelity bond. Coverage under the bond is not available to anyone who has ever been convicted of any criminal offense involving dishonesty or breach of trust in violation of Section 19 of the Federal Deposit Insurance Act without the prior express approval of the FDIC. No person may serve as a director of AmeriServ nor will AmeriServ employ or continue to employ an individual who is not eligible for coverage under the bond.

K. Guidance for Avoiding Violations of the Bank Secrecy Act

The Bank Secrecy Law requires financial institutions to file with the U.S. Treasury Department a Currency Transaction Reports for each deposit, withdrawal, or exchange of currency, of more than \$10,000. A report also must be filed if an employee knows that multiple transactions totaling more than \$10,000 occurs during any one business day by, or on behalf of, the same person. Deposits made at night or over a weekend or holiday will be treated as received on the next business day following the deposit.

Employees must strictly adhere to AmeriServ policies, procedures and training guidelines pertaining to currency transactions. Employees with questions regarding currency transactions and related procedures are strongly encouraged to discuss their questions with the Bank Secrecy Act Officer, or Code of Ethics Officer in the absence of the Bank Secrecy Act Officer.

L. Guidelines For Handling Subpoenas and Other Requests For Customer Information

Federal law makes it unlawful for an employee, directly or indirectly, to notify customers or any other person about the existence or contents of a subpoena for records, or such records were furnished to a grand jury. Employees must adhere to AmeriServ's existing policies regarding the handling of subpoenas, which may be found within the AmeriServ Personnel Policies and Procedures Manual.

M. Developed Asset Ownership

All developed assets, including written and graphic materials and technical know-how, e.g., computer programs, audit manuals, etc., that are developed, authored, prepared, conceived or made by any employee during the term of his or her employment or engagement by AmeriServ and that are related to any business of AmeriServ shall be the sole property of AmeriServ and, to the extent applicable, shall be "work made for hire" as defined in federal copyright law.

N. Various Criminal Laws

A number of federal and state criminal statutes apply to banks officers, employees, and agents. If any officer, employee, or agent is arrested, indicted or otherwise charged with a misdemeanor or felony, the officer, employee, or agent must promptly notify AmeriServ's Chief Auditor and the Chief Human Relations Officer within twenty-four hours unless it is determined in the sole discretion of the AmeriServ Chief Auditor and the Chief Human Resources Officer that there were extenuating circumstances that would prohibit referenced personnel from being able to notify the Bank of their arrest. The officer's, employee's, or agent's failure to notify AmeriServ's Chief Auditor and the Chief Human Resources Officer within twenty-four hours will subject the officer, employee, or agent to disciplinary action. Once notified, either the Chief Auditor or the Chief Human Resources Officer will immediately notify the Chair of the Corporate Governance Committee and the President and CEO of AmeriServ Financial, Inc.

IV. Getting Answers to Ethics Questions: The Code of Ethics Communication Program

Employees are required to report any violation of law or this Code of Ethics, unethical behavior, improper or questionable accounting or auditing, or inaccuracy in the Company's financial reports or other public disclosures.

If you have a question about legal or ethical issues, or need to report a violation of this Code, you should follow the AmeriServ Code of Ethics Communication Program. Use the resources available to you within AmeriServ to solve ethics problems. Don't act alone.

A. The AmeriServ Code of Ethics Communication Program

For any problem arising under this Code of Ethics, you should report the issue directly to your supervisor. Your immediate supervisor knows you and the issues in your workplace better than anyone else at AmeriServ. Give your supervisor a chance to solve the problem. Supervisors have access to a variety of resources to address a problem. Supervisors must document each inquiry and consult with the AmeriServ Corporate Code of Ethics Officer. The Code of Ethics Officer will regularly report such inquiries to the Code of Ethics Committee, and consult with the Committee and legal counsel whenever necessary to ascertain the answers to your inquiries. AmeriServ will make every effort to answer your legal questions or concerns. AmeriServ will conduct a full and complete investigation of reports of violations of this Code. Employees are expected to cooperate fully with any internal investigation or audit.

If you prefer, you may bring the matter directly to the attention of the Corporate Code of Ethics Officer or the Chief Auditor.

You also may utilize the Ethics Line to make a report by calling 1-844-408-0225 (phone) or by visiting the website on the ASRV internal home page/ External Links/ EthicsLine. (Online site is ameriserv.ethicspoint.com or Mobile site is ameriservmobile.ethicspoint.com). The Ethics Line is available 24 hours a day, 365 days a year.

Open discussion of ethical and legal issues, without fear of retribution, is vital to the effectiveness of the Code. AmeriServ **WILL NOT TOLERATE RETALIATION AGAINST ANY EMPLOYEE WHO, IN GOOD FAITH, REPORTS AN ETHICAL OR LEGAL CONCERN**. Anyone who attempts retaliation will be subject to disciplinary action, up to and including termination.

B. Ethics Line

AmeriServ has established an Ethics Line to enable employees to anonymously report problems or **CONCERNS** involving ethics, legal, or financial reporting issues without fear of retaliation. All reports are confidential, and callers are not required to identify themselves. The call will not be traced, and your anonymity will be preserved up to the limits of the law.

Though you are not required to do so, AmeriServ does encourage you to choose to provide your name and contact information so that AmeriServ may follow up with any questions that may arise from your report.

No caller will be subject to retaliation for reporting a good faith concern. Anyone who attempts to retaliate against an employee who has made a good faith call to the Ethics Line will be subject to disciplinary action, up to and including termination.

Ethics Line reports and complaints will go directly to the Chief Auditor of AmeriServ and the Chair of the Audit Committee, and will then become the responsibility of the Board Audit Committee for review and investigation. The Board Audit Committee will review these Ethics Line reports and complaints seriously, and the investigation of reports and complaints will be of the highest priority to the Board Audit Committee.

The Ethics Line is intended to supplement existing internal communication channels. **It is not intended to replace discussions with your supervisor or the communication process outlined in the previous section.** The Ethics Line is available when you feel that you have **exhausted** normal channels or are uncomfortable about bringing an issue to your supervisor or other manager.

The Ethics Line should **not** be used for accusations that are known by the caller to be false. This does not mean that a caller needs "proof" of a problem to initiate a call; merely that he or she must have a reasonable and honest basis for concern. Frivolous or intentionally false complaints impede AmeriServ's ability to remedy effectively legitimate ethical concerns and will not be tolerated. Furthermore, the Ethics Line is **not** to be used to settle personal grievances or repeat reckless gossip. Deliberate abuse of the Ethics Line is a serious violation of AmeriServ policy.

Employees are encouraged to use the Ethics Line to report possible violations of the Code, and periodic reminders of its availability are provided to employees. The Ethics Line is **not** the appropriate medium to handle issues such as wages, staffing, benefits, or allegations of violations of AmeriServ's Anti-Harassment Policy. For concerns regarding such matters, you should consult the AmeriServ Personnel Policies and Procedures Manual or AmeriServ Human Resources Manager. Union employees may also consult with their union representatives about such matters.

V. Reporting and Investigation of Violations

If you know of or suspect a violation or *possible* violation of this Code, you must report it to the Code of Ethics Officer and to your Supervisor. If for any reason you do not wish to make your report to the Code of Ethics Officer or to your Supervisor, you may report to the Chief Auditor or the Ethics Line as an alternative. Likewise, if a co-worker, customer, or any third-party questions the legality of any of AmeriServ's practices or procedures, you must report it. If you become aware of a violation and fail to report it to AmeriServ, you will be subject to disciplinary action for remaining silent.

A. Contacts by Regulatory Agencies

It is AmeriServ's policy to cooperate with law enforcement and regulatory agencies in a manner consistent with all of AmeriServ's legal duties. If you are contacted by a government agent regarding AmeriServ's business practices, or concerning another company or individual doing business or affiliated with AmeriServ, you should immediately notify AmeriServ's Code of Ethics Officer, to ensure that AmeriServ responds appropriately. Write down the agent's name, the name of the agency for which he or she works, the subject that he or she wants to discuss with you, and any other pertinent information. AmeriServ attorneys can explain your rights and obligations in more detail and answer your questions, but remember AmeriServ attorneys represent AmeriServ, not you individually. In certain circumstances, AmeriServ may provide a lawyer for you, or assist you in finding your own lawyer if appropriate.