

FACTS**WHAT DOES Stonebridge Bank
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and contact information ■ Account balances and transaction history ■ Income and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Stonebridge Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stonebridge Bank 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	NO	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	NO	N/A
For nonaffiliates to market to you	NO	N/A

Questions?Call 1-800-807-16 or go to www.stonebridgebank.com

Who we are

Who is providing this notice?

Stonebridge Bank

What we do

How does Stonebridge Bank 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.

How does Stonebridge Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit or withdraw funds
- Apply for a loan or pay your bills
- Cash a check

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.

Definitions

Affiliates

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

- *Stonebridge Bank does not have any affiliates.*

Nonaffiliates

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

- *Stonebridge Bank does not share your information with any nonaffiliates.*

Joint marketing

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

- *Stonebridge Bank does not market jointly.*

Other important information

For New Account customers of Stonebridge Bank, we may begin sharing customer information as soon as thirty days after you receive the Privacy Notice.