

REGARDING YOUR PRIVACY

TO OUR VALUED PERSONAL BANKING CUSTOMERS:

Stonebridge Bank knows that you receive a lot of information from banks and other financial institutions. Some of it can be confusing. One of the statements you receive each year from your credit card companies, mortgage companies, and all banks including ours is a privacy notice. We would like to explain this privacy notice to you.

Why do you receive these notices?

Federal law requires all financial institutions to notify customers once each year of their rights to protect the personal information they have provided to the institution. The law also applies to our former customers and any consumers who have applied for an account. As you know, when you opened an account with Stonebridge Bank, you had to give us detailed personal financial information. Federal law gives you some right to restrict how we share that information.

What personal information do we collect?

The type of information which we collect depends on the types of accounts you have with us. We collect things like your contact information, Social Security number, account balances and history, credit history, etc.

How do we collect information?

We collect information when you open an account with us by filing it electronically with your account information. Besides personal information and information from consumer reporting agencies, we collect information on your transaction history, account experience and our communications with you. If you apply for a loan, we collect credit information as well. All of that is stored electronically. If we store paper copies of your information, we store it in locked, restricted areas.

When do we “share” your information?

We share your information when it is necessary to provide services which you have requested. Federal law allows us to share information for “our everyday business purposes,” such as processing your transactions, maintaining your accounts, and reporting to credit bureaus. We may disclose information which you have supplied on applications or other forms, such as your name, address, account history to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. The law protects our rights to share this necessary information within our institution. We need to do this to serve you better and to conduct banking transactions efficiently. In the future, we may disclose information about you to affiliates, or affiliates that we may acquire in the future, even though we are not doing so now.

How do we protect your information?

Stonebridge Bank takes the confidentiality and protection of your information very seriously. We use physical safeguards, electronic safeguards (i.e. passwords and encryption), and procedural safeguards (allowing only selected employees restricted access to customer information).

When would I want to share information?

You may want us to share information with our affiliates or with other companies to receive promotional rates on other products and services. You may want to know about lower rates on insurance or loans, or you may want to find out about higher rates on savings products or investments.

Do I need to contact Stonebridge Bank?

If you do not want us to share your information for marketing, please contact us at www.stonebridgebank.com or call us at 1.800.807.1666. We will make sure that we do not share your information. (If you are a resident of Vermont or California, your state laws require us not to share your information unless you call us and ask us to share it).

Please remember that Federal law allows us to share certain information with others in order to provide you with the financial services you have requested. Stonebridge Bank respects the confidentiality of your information and will share only the information necessary to offer you products and services which may interest you.

As always, we truly appreciate having you as a customer. Never hesitate to contact us at the website or phone number noted above.



624 Willowbrook Lane
West Chester, PA 19382
1-800-807-1666

Member
FDIC



Revised 8/2009