

FACTS**WHAT DOES BANKANNAPOLIS 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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 BankAnnapolis chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BankAnnapolis 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	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call (410)224-4455 or go to www.bankannapolis.com

Who we are	
Who is providing this notice?	BankAnnapolis 1000 Bestgate Rd Annapolis, MD 21401 (410)224-4455
What we do	
How does BankAnnapolis 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. We restrict access to confidential information about you to those employees who need to know that information to provide products or services to you.
How does BankAnnapolis collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • BankAnnapolis has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • BankAnnapolis does not share with nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • BankAnnapolis doesn't jointly market

Additional Information

Cookies and Log Files

We do not collect any nonpublic personal information about visitors to our website. (You may choose to provide us with contact information, however, by "signing up" for services we promote on the web site or contacting a BankAnnapolis Senior Manager via e-mail.) To enhance and simplify your online experience with BankAnnapolis, a cookie may be placed on your hard drive while you are

visiting our web site. (A cookie is a piece of data stored on the user's hard drive containing information about the user.) We do not use cookies to record any personally identifiable information about you. And once you close your browser, the cookie simply terminates. We use log files of IP addresses to analyze trends, administer the site, track users' movements, and gather broad demographic information for aggregate use. IP addresses are not linked to any personally identifiable information about you. This web site takes every precaution to protect our users' personally identifiable information, both online and off.

Children's Information

We recognize the importance of protecting the privacy of children online, and we comply with the requirements of the Children's Online Privacy Protection Act that are applicable to us. We do not collect personal information from consumers under the age of 13.

Please contact our Privacy Compliance Officer at 410-224-4455 or 800-582-2651, or send us an [e-mail](#), if you have any questions regarding our Financial Privacy Policy.