

## BURLING BANK PRIVACY NOTICE

Keeping customer information secure is a top priority for Burling Bank. We consider our relationship with you to be our most valuable asset. We believe that trust is the basis of each customer relationship we establish. It is of utmost importance that you, our customer, understand that we appreciate, honor and guard our relationship with great care; beginning with the information you share with us. We further believe your privacy should not be compromised. To offer you the financial products and services you seek, we collect, maintain and use information about you on a routine basis. To help you understand how your personal information is protected, we are providing you with the following statement describing our practices and policies with respect to the privacy of consumer and customer information. In the event you terminate your relationship with us, or become an inactive customer, we will continue to adhere to the policies and practices described in this disclosure or any future amendments to this disclosure.

### INFORMATION WE MAY COLLECT

The reason we collect information is to create and foster relationships. Having accurate information about you permits us to provide better customer service, increase the efficiency of our operations and comply with legal and regulatory requirements.

We collect personal information in the normal course of business in order to administer your accounts and serve you better. We collect this information to; identify you; learn more about your financial situation; help us assess requests for financial products and service; and confirm facts about you. We obtain this type of customer information from a number of sources, including:

Information you provide in request for financial services and products on applications (e.g. name, address, telephone number, social security number, birth date)

- We receive from others on your behalf on applications, forms and other means (e.g. assets, income, liabilities)
- From transactions or experiences with us (e.g. how you perform on your account, balances, history)
- From consumer reporting agencies (e.g. credit history)
- From outside sources such as motor vehicle dealers, employers and others (e.g. vehicle financing information, employment status, verification of income)

### PROTECTING CUSTOMER INFORMATION AND EMPLOYEE SAFEGUARDS

Safeguarding customer information is important to us. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulation to guard your non-public personal information. We use systems, policies and procedures to maintain the accuracy of customer information and to protect it from loss, misuse, or alteration. Customer information is only accessible by appropriate personnel who have a business need for the information. We provide training and communication programs to educate our personnel about the meaning and requirements of our privacy policy.

Companies we hire to provide support services are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.

### AUTHORIZED SHARING

We do not sell your personal information nor do we disclose personal information to third parties, unless one of the following limited exceptions applies:

- We disclose personal information to companies that help us process or service your transactions or account(s); and
- We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted under law, for example, to cooperate with regulators or law enforcement authorities, resolve consumer disputes, to allow attorneys and accounting companies to perform their duties, perform credit/authenticate checks, or to minimize the risk for fraudulent activity.

Outside of these exceptions, we will not share your personal information with third parties unless you have specifically asked us to do so, that is, opted in.

### ACCURACY OF YOUR INFORMATION

We continue to evaluate our efforts to protect personal information and make every effort to keep your personal information accurate and up to date. If you identify any inaccuracy in your personal information, or you need to make a change to that information, please contact us so that we may promptly update our records.

We will provide notice of changes in our information-sharing practices. If, at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this notice, we will give you advance notice of the proposed changes so that you will have the opportunity to opt out of such disclosure.

We have an on-line policy that supplements the provisions of this privacy notice when applied to the Internet. Complete on-line privacy information is available at our web site [BurlingBank.com](http://BurlingBank.com).

If you have any questions or concerns, please contact us by mail at ([Support@BurlingBank.com](mailto:Support@BurlingBank.com)) or call us at 1-866-412-4632.