

FACTS**WHAT DOES CHESAPEAKE BANK OF MARYLAND 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 Income ▪ Account Balances and Payment History ▪ Credit History and Credit Scores <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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Chesapeake Bank of Maryland chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Chesapeake Bank of Maryland 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 credit worthiness	NO	We don't share
For our nonaffiliates to market to you –	NO	We don't share
Questions?	Call 410-665-7600 or go to www.chesapeakebank.com	

Who we are	
Who is providing this notice?	Chesapeake Bank of Maryland
What we do	
How does Chesapeake Bank of Maryland 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 Chesapeake Bank of Maryland 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
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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Chesapeake Bank of Maryland has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial or and nonfinancial companies. <ul style="list-style-type: none"> ▪ Non-Affiliates we share with can include: We do not disclose any information about you to anyone, except as permitted by law. Examples of this might be including disclosures necessary to service your account or prevent unauthorized activity.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> ▪ Chesapeake Bank of Maryland doesn't jointly market.
Other important information	