FACTS	WHAT DOES NEWBURYPORT 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?	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
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 Newburyport Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Newburyport 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	**YES**	**NO**
For our affiliates' everyday business purposes—information about your transactions and experiences	**YES**	**NO**
For our affiliates' everyday business purposes—information about your creditworthiness	**YES**	**YES**
For our affiliates to market to you	**YES**	**YES**
For nonaffiliates to market to you	**NO**	**We don't share**

To limit our sharing	• Newburyport Bank call toll-free (844) 639-3483 • Mail the form below **Please note:** If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?	Newburyport Bank call toll-free (844) 639-3483

Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. ☐ Apply my choices to me only.	Mark any/all you want to limit: □ Do not allow your affiliates to use my personal information to market to me. □ Do not share my personal information about my creditworthiness to affiliates for everyday business purposes.	
	Name	
	Address	
	City, State, Zip	
	Account#	
Mail to:	**Newburyport Bank** **c/o Service Center** **P.O. Box 350** **Newburyport, MA 01950**	

Who we are	
Who is providing this notice?	Newburyport Bank

What we do	
How does Newburyport 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. We maintain physical, electronic, and procedural safeguards to reasonably ensure the confidentiality of your information.We monitor new technology and upgrade our systems as needed to best protect your information.
How does Newburyport Bank collect my personal information?	We collect your personal information, for example, when you • open an account or make a deposit • pay your bills or apply for a loan • use your debit card or perform a transaction with us and others. 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 • 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 privacy protections and/or rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies that control, are controlled by, or are under common control with another company. They can be financial and nonfinancial companies. Our affiliates include: • *Pentucket Bank* • *Rollstone Bank & Trust* • *River Run Services, LLC* • *River Run Bancorp, MHC* • *River Run Bancorp, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *We do 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. • *We may enter into joint marketing agreements with other financial services companies to offer you products and services, such as credit cards, that we do not otherwise provide on our own.*