

PRIVACY NOTICE

FACTS	WHAT DOES HM BRADLEY AND HATCH 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?	<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 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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	Yes
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ a phone call at help.hmbradley.com - our menu will prompt you through your choice(s) or ■ Request Visit us online: www.hmbradley.com/privacy <p>Please note:</p> <p>If you are a <i>new</i> 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.</p>
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	However, you can contact us at any time to limit our sharing.
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Questions?	<ul style="list-style-type: none"> ▪ Contact us at help.hmbradley.com, or ▪ Visit us online: www.hmbradley.com/privacy
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Who we are	
Who is providing this notice?	HM Bradley, Inc., and Hatch Bank

What we do	
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How do you protect my personal information?	We use security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.
How do you collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ show us your driver’s license or government-issued ID ■ give us income information or wage statements <p>We also collect your personal information from credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 with nonaffiliates who market to you ■ joint marketing with HM Bradley, Inc., when they market products other than deposit accounts and credit cards to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

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Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>We do not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>We share information with HM Bradley, Inc., a non-affiliated company, under a formal agreement to provide deposit and credit card products and services</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>We may jointly market deposits and credit cards with HM Bradley, Inc. under formal agreements. We will only market other financial products and services to you if you expressly authorize us.</i>

Other Important Information
<p>State Laws</p> <p>CA: HMBradley Accounts with a California mailing address are automatically treated as if they have limited sharing with non affiliates.</p> <p>NV: We are providing you this notice pursuant to Nevada law. You will not receive marketing calls from us. For more information, contact us at help.hmbradley.com with "Nevada Annual Notice" in the subject line or visit us at www.hmbradley.com/privacy. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.</p> <p>VT: If your accounts has a Vermont mailing address, your HMBradley Account is automatically treated as if it has limited the sharing. For joint marketing, we will only disclose your name, contact information and information about your transactions.</p>