

Privacy Policy Disclosure

April 11, 2017

FACTS	What does Bank of Bird in Hand 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 .account balances and payment history .credit history and credit score	
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 BIH chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Bank of Bird in Hand share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or to 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 our affiliates to market to you	No	we don't share
For our non-affiliates to market to you	No	We don't share
Who we are		
Who is providing this notice?	Bank of Bird in Hand	
What we do		
How does Bank of Bird in Hand 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 safe guards and secured files and buildings.	
How does Bank of Bird in Hand collect my personal information?	We collect your personal information, for example, when you . Open an account or make deposits .pay your bills or apply for a loan . provide account information	

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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 creditworthiness to market to you .sharing for non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>We do not have any affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>We do not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>We do not have joint marketing partners.</i>

Other important information

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.

For important information concerning our online privacy practices, see our online Terms and Use Disclosure located in our Web site. You may have other privacy protections under state laws, such as California, Massachusetts, Nevada or Vermont. To the extent these state laws apply, we will comply with them with regard to our information security practices.

Changes to this policy and contact information

Bank of Bird in Hand may update this policy from time to time. Bank of Bird in Hand may notify you if an update to this policy by any reasonable means, including by email, online account notification, mobile application pop-up, or regular mail. You agree that if you choose to continue to use the Services after Bank of Bird Hand sends you such and email, online account notification, mobile application pop-up, or regular mail (allowing one week from the sent date for delivery of regular mail), you are bound to the most recent version of the Policy. You should periodically check the effective date at the top of this Policy to be sure that you are aware of the most recent version of this Policy and the important information described in it.