

# privacy

at Salisbury Bancorp, Inc., Salisbury Bank and Trust Company and SBT Mortgage Service Corporation, we make it our priority to protect the privacy of our customers' non-public personal information.

## protecting your confidential information is important to us.

### **this privacy notice applies to Salisbury Bancorp, Inc., Salisbury Bank and Trust Company and SBT Mortgage Service Corporation**

At Salisbury Bancorp, Inc., Salisbury Bank and Trust Company, and SBT Mortgage Service Corporation, we make it our priority to protect the privacy of our customers' non-public personal information.

This Privacy Notice is given on behalf of the Salisbury Bank and Trust Company's corporate family (referred to as "we", "us" or "our") comprised of the following affiliated companies:

- Salisbury Bancorp, Inc. (the bank holding company for Salisbury Bank and Trust Company);
- Salisbury Bank and Trust Company; and
- SBT Mortgage Service Corporation (SBT Mortgage Service Corporation's primary function is to service the mortgage loan accounts of Salisbury Bank and Trust Company).

This Privacy Notice is a summary of our policies and practices and is not a contract. As required by law, we send our Privacy Notice to our current customers on an annual basis. This Privacy Notice replaces all Privacy Notices previously issued by us. We reserve the right to modify the policies and practices described in this Privacy Notice.

### **collection of personal information**

We may collect non-public personal information about you from the following sources:

- information we receive from you on applications and account forms (such as name, address and Social Security Number);
- information about your transactions with us, our affiliates, or others (such as account numbers and account balances); and
- information we receive from third parties such as credit bureaus (i.e. credit scores and credit histories).

The primary reason we collect, use and share personal information is to serve you.

### **protecting the confidentiality of your personal information**

We have policies and procedures in place designed to limit access to your non-public personal information to only those employees who need to access that information to provide products or services to you or perform work on the bank's behalf. We maintain physical, electronic and procedural safeguards that comply with state and federal standards to guard your non-public personal information.

If you suspect that someone has had unauthorized access to your account(s) with us or access to your personal identifying information such as your Social Security Number, please notify us immediately so that, when appropriate and reasonably feasible, we can take action to try to protect your accounts with us. Call us at (860) 435-9801.

In addition to contacting us, you should also report any crime to your local law enforcement agency and to the Federal Trade Commission (FTC) at 1-877-IDTHEFT (1-877-438-4338). For more information, visit [www.ftc.gov](http://www.ftc.gov).

### **sharing or disclosing information about you to service providers and joint marketing partners**

We may disclose some or all of the information we collect, as described above, to non-affiliated third parties that are acting on our behalf, including companies that perform marketing services, support services such as data processors, check printers, and technical systems consultants and programmers. We may also disclose some or all of this information to another financial institution (such as an investment advisor) pursuant to a joint marketing agreement in order for that institution to help us review your account information and thereby help us better identify Salisbury Bank and Trust Company products in which you might be interested.

In situations where a person or company provides services directly to the bank or its affiliates, and in so doing has access to your non-public personal information, we require that person or company to sign a contract which contains assurances that they will undertake measures that are designed to safeguard your information.

There are other situations when we may disclose to third parties the customer information we collect as permitted or required by law. Those third parties could include, for example, government entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.

We do not share customer information with other companies for the purpose of marketing their products to you.

### **important notice about information reporting**

We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. For example, late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

### **sharing or disclosing information within the Salisbury Bank and Trust Company family**

We believe that the sharing of non-public personal information about our customers between our affiliated companies enables us to better serve our customers. For example, it allows us to identify what new or existing products or services may benefit eligible customers. Additionally, for customers with a relationship with Salisbury Bancorp, Inc., Salisbury Bank and Trust Company, and SBT Mortgage Service Corporation, it enables us to more efficiently process your requests.

We may share some or all of the information about you between our affiliated companies (Salisbury Bancorp, Inc., Salisbury Bank and Trust Company, and SBT Mortgage Service Corporation). The information that may be shared between our affiliated companies includes information about your transactions or experiences with one of our companies (for example, your loan balances).

Certain "other information" may also be exchanged between our affiliated companies, unless you request otherwise. That "other information" might include, for example, information we obtain:

- from your application, such as your income or your account balances at other financial institutions;
- from a consumer report, such as your credit score or credit history;
- to verify representations made by you, such as information about your loans with others; and
- from another person or entity regarding an employment, credit or other relationship with you, such as your employment history.

## opting out of Salisbury Bank and Trust Company's information sharing among its affiliates

If you do not want us to share the "other information" as described in this Privacy Notice among our affiliated companies, you may direct us not to do so by sending a written request indicating such to:

Salisbury Bank and Trust Company  
Attn: Privacy Officer  
P.O. Box 757  
Canaan, CT 06018-0757

If you have previously made this request, you do not need to do so again. The request stays in effect until you contact us in writing to change it.

If you direct us not to exchange "other information" between our affiliated companies, your request will apply to all of your consumer relationships with our current affiliated companies. If you have a joint account, a request by one party will apply to "other information" maintained with respect to all parties.

Please note that your direction to refrain from the exchange of information within our corporate family will only apply to the "other information" described in this Privacy Notice. Your direction will not restrict the exchange of information that is otherwise permitted or required by law.

## your choice to limit marketing

In addition to limiting the sharing of "other information" within our corporate family, Federal law gives you the right to limit some but not all marketing from companies within our corporate family. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from companies within our corporate family. You may limit companies within our corporate family, such as our mortgage service affiliate, from marketing its products or services to you based on your personal information that it receives from our affiliated companies. This information includes your income, your account history, and your credit score. If you choose to limit our affiliates from marketing their products or services to you, your request will apply to all of your relationships with our affiliates. If you have a joint account, a request to limit our affiliates from marketing their products and services to you will apply to all parties on the account. Your choice to limit marketing offers from us and our affiliated companies will apply until you tell us to change your choice. To limit marketing offers, please contact Deposit Operations at (800) 222-9801.

## former customers

We safeguard the information of former customers under the same standards as for our current customers. Our Privacy Notice applies to current and former customers.

## how you can protect your privacy

Identity theft and consumer fraud are two of the fastest growing white-collar crimes in America. We recommend that you take the following steps to minimize your risk of becoming a victim of consumer fraud or identity theft:

### personal identifying information

- always protect your personal identifying information (for example, your date of birth, Social Security Number, credit card numbers, bank account numbers, Personal Identification Numbers (PINs) and passwords).
- do not give any of your personal identifying information to any person who is not permitted to access your accounts.
- do not give any of your personal identifying information over the telephone, through the mail or online unless you have initiated the contact or know and trust the person or company to whom it is given.

### credit, debit and ATM cards

- limit the number of credit, debit and ATM cards that you carry.
- cancel all cards that you do not use.
- retain all receipts from card transactions to verify against statements.
- sign new cards as soon as you receive them.
- report lost or stolen cards immediately.

### credit reports

- order a copy of your credit report annually and review it for accuracy.
- check your credit report for unauthorized bank accounts, credit cards and purchases.
- look for anything suspicious in the section of your credit report that lists who has received a copy of your credit history.

### bank account and credit card statements

- contact your financial institution immediately if a bank account or credit card statement does not arrive on time.
- review your bank account and credit card statements promptly and immediately report any discrepancy or unauthorized transaction.

### telephone and internet solicitations

- be suspicious of any offer made by telephone, on a website or in an email that seems too good to be true.
- before responding to a telephone or internet offer, determine if the person or business making the offer is legitimate.
- do not respond to an unsolicited email that promises some benefit but requests personal identifying information.
- Salisbury Bank and Trust Company never requests a customer's bank card number, account number, Social Security Number, Personal Identification Number or password through email. If you should receive an email requesting such information that appears to be from Salisbury Bank and Trust Company, do not respond to the email and contact Salisbury Bank and Trust Company immediately at (860) 435-9801.

### home security

- store extra checks, credit cards, documents that list your Social Security Number and similar items in a safe place.
- shred all credit card receipts and solicitations, ATM receipts, bank account and credit card statements, canceled checks, and other financial documents before you discard them.

### PINs and passwords

- memorize your PINs and passwords and keep them confidential.
- change your passwords periodically.
- avoid selecting PINs and passwords that will be easy for someone else to guess.
- do not carry PINs and passwords in your wallet or purse or keep them near your checkbook, credits cards, debit cards, or ATM cards.

### wallets and purses

- do not carry more checks, credit cards, debit cards and other bank items than you really expect to need.
- do not carry your Social Security Card or Number in your wallet or purse except when necessary.

### miscellaneous

- use common sense and be suspicious when things do not seem right.
- be suspicious of any proposed transaction that requires you to send an advance payment or deposit by wire transfer.
- call the Compliance Department immediately at (860) 435-9801 if you believe that you are a victim of consumer fraud or identity theft involving one of your Salisbury Bank and Trust Company accounts.

For more information on identity theft, visit the government's central website at [www.ftc.gov](http://www.ftc.gov).



Salisbury Bank and Trust Company  
5 Bissell Street, PO Box 1868, Lakeville, CT 06039  
800.222.9801 | [www.salisburybank.com](http://www.salisburybank.com)