

FACTS

WHAT DOES SALISBURY BANK AND TRUST COMPANY 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 transaction 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 Salisbury Bank and Trust Company chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Salisbury Bank and Trust Company 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

- Call (800) 222-9801 to speak with us about your choices

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?

Call (800) 222-9801

| Who we are | |
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| Who is providing this notice? | This privacy notice applies to Salisbury Bank and Trust Company and its corporate family of companies, including Salisbury Bancorp, Inc. (its bank holding company) and SBT Mortgage Service Corporation (its mortgage loan servicer). |

| What we do | |
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| How does Salisbury Bank and Trust Company 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 have policies limiting access to your information only to those who need it to provide services to you or us. We periodically assess new measures to protect your information. |
| How does Salisbury Bank and Trust Company 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 ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| Definitions | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Salisbury Bancorp, Inc. and SBT Mortgage Service Corporation.</i> |
| Nonaffiliates | Companies not related by common ownership or corporate control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Salisbury Bank and Trust Company does not share with nonaffiliates 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. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include our credit card provider and investment advisors.</i> |

| Other important Information |
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| Vermont and California laws provide their residents with additional limits on sharing of personal information. If you are a resident of one of these states, we will not disclose personal information about you within our family of companies or to third parties unless otherwise permitted by these state laws. If we disclose information about Vermont residents to other financial companies under a joint marketing agreement we will only disclose your name, contact information and information about your transactions and experiences with us. |