

## Severn Savings Bank, FSB Opt-In Notice [California, Vermont and New Mexico Only]

Severn Savings Bank will not share any nonpublic personal information about you with affiliated or non-affiliated third parties without your permission, except as permitted by law.

You may choose to authorize us to share your information with affiliated and/or nonaffiliated third parties. If you choose this option you may receive marketing offers for products and services offered by companies other than Severn Savings Bank and its affiliates. If you do not choose this option, it may limit our ability to provide some financial or insurance products and services.

If you would like to authorize us to share information, you may do so by completing this form and sending it to the address below, OR by calling us at 1.800.752.5854 x2029. You will need to provide your name and account number, or the last four digits of your social security number, to put the information sharing into effect. **If you do not choose to opt-in to information sharing, no action is necessary.**

Severn Savings Bank, FSB  
ATTN: Compliance Dept.  
200 Westgate Circle, Suite 200  
Annapolis, MD 21401

**Note: Your decision will be honored until you notify us in writing to remove the authorization of information sharing.**

Account # OR Last Four (4) Digits of Your  
Social Security #: \_\_\_\_\_

Name: \_\_\_\_\_

Phone #: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Severn Savings Bank, FSB will retain this form in its records. You should make a copy for your own records before mailing the original to us. You can obtain a copy of this form at any time by calling or writing.

For help and more information  
Toll Free: 800.752.5854

24-Hour Telephone Banking:  
888.802.9896

24-Hour Internet Banking:  
[www.severnbank.com](http://www.severnbank.com)

Severn Savings Bank

# Privacy Policy

[www.severnbank.com](http://www.severnbank.com)  
Annapolis 410.224.8800  
Edgewater 410.956.3700  
Glen Burnie 410.768.6900  
Westgate 410.260.2100



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Glen Burnie 410.768.6900 • Westgate 410.260.2100

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# Privacy Policy

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information. Be advised that the Privacy Policy does not apply to business accounts.

## The type of information we collect.

We routinely collect and retain the information we obtain from you on applications, your transaction history with us or others (for deposits, loans, etc.) and from consumer reports. This information helps us:

- To establish and administer your accounts. (Example: We ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

## How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and customer privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information. In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform to industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

## Disclosure of Information.

We may share nonpublic personal information we collect (as previously described) with affiliated and nonaffiliated third parties, which we partner with to provide you with products and services we don't offer ourselves. We share the information only to the extent necessary to allow these companies to perform services for us, or to provide you with products or services. These third parties are never allowed to sell your information, or to use it for any purpose other than providing the specific product or service we intended the company to provide. Information may be shared with Severn Financial Services, a subsidiary of Severn Savings Bank that may provide insurance and investment products and services.

## Your rights to limit information sharing.

You may limit the amount of your personal information that we share with affiliated or non-affiliated third parties by using our "Opt-Out" Notice, or by calling us at 1.800.752.5854 x 2029. You will be required to provide us with your name and your Severn account number, or the last four digits of your social security number, in order to put the limitation on information sharing into effect. This limitation on information sharing only applies to your personal (not business) accounts at Severn Savings Bank.

Once we hand-deliver, mail or electronically deliver, if agreed upon by you, the notice to opt-out, we will allow you a reasonable opportunity, such as 14 days for non-electronic notices, to opt out. For an isolated transaction, such as the purchase of a cashier's check, we allow you a reasonable opportunity if we provide you with the required notices at the time of the transaction and request that you decide as a necessary part of the transaction, whether to opt-out before completing the transaction.

## Residents of California, Vermont and New Mexico.

Residents of the states of California, Vermont and New Mexico are provided additional rights according to state law. As a result, residents of California, Vermont and New Mexico do not have to take any further action to limit the sharing of information – such limits are already in place. For residents of these states, Severn Savings Bank will not share any of our consumers' non-public personal financial information (other than as permitted by law) with affiliated or nonaffiliated third parties, unless authorized by our consumer to do so, using our "Opt-In" Notice.

# Severn Savings Bank, FSB Opt-Out Notice

As stated in its privacy policy, Severn Savings Bank may or will disclose nonpublic personal information to affiliated and nonaffiliated third parties. You may choose to limit the sharing of some of your information with affiliated and/or nonaffiliated third parties by completing this form and sending it to the address below, OR by calling us at 1.800.752.5854 x2029. You will need to provide your name and account number, or the last four digits of your social security number, to put the information sharing limitation into effect. **If you do not choose to opt-out of information sharing, no action is necessary.**

You can opt-out of information sharing at any time, and you only need to do so once, regardless of the number of accounts you have with us. Your decision will be honored, even after you close your accounts with us, until you notify us in writing to remove the information sharing limitations. If you choose to opt-out, it will apply only to your personal accounts at Severn Savings Bank. If you own a Severn Savings Bank personal account jointly with another person, each joint account owner that wishes to opt-out must contact us individually. Any account owner who directs us to do so will automatically have that limitation applied to all Severn Savings Bank personal accounts he or she owns.

*Note: Your decision to opt-out of information sharing does not apply to information necessary to manage your account or complete a transaction you requested, information sharing practices as outlined in our policy, or when disclosure is otherwise permitted by law. If we receive your direction after we have already disclosed information to a nonaffiliated third party, your direction applies only to subsequent disclosures of the information.*

Account # OR Last Four (4) Digits of Your

Social Security #: \_\_\_\_\_

Name: \_\_\_\_\_

Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

If opting out by mail, please complete this form and mail in a stamped envelope to:

Severn Savings Bank, FSB  
ATTN: Compliance Dept.  
200 Westgate Circle, Suite 200  
Annapolis, MD 21401

Severn Savings Bank, FSB will retain this form in its records. You should make a copy for your own records before mailing the original to us. You can obtain a copy of this form at any time by calling or writing to us at the number/address provided above.