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Toll Free: 866-539-9410

LOGIN

Personal Banking
 Business Banking
 Cash Management

Access ID:

SECURE LOGIN

Forgot Your Password?

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Expect more from your banking relationship.

Privacy Policy

Privacy Policy

| FACTS | What does BlueRidge Bank do with your | personal inform | nation? |
|---|---|-----------------------------|--------------------------------|
| 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 information can include: Social Security number and income Acount balances and payment 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 BlueRidge Bank chooses to share; and whether you can limit this sharing. | | |
| Reasons | we can share your personal information | Does BlueRidge 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 |
| | seting purposes oducts and services to you | Yes | No |
| For joint more | trating with other financial companies | No | No |

| r or joint marketing with other mancial companies | INU | INU |
|---|-----|----------------|
| 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 non-affiliates to market to you | No | We Don't Share |

Questions? Call toll free 1-866-539-9410 or go to www.blueridgebk.com

Who is providing this notice?

BlueRidge Bank

What We do

| How does BlueRidge Bank 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. |
|--|--|
| How does BlueRidge Bank collect my personal information? | We collect your personal information, for example, when you Open an account or deposit money Pay your bills or apply for a loan Use your debit card |
| 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 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. |

Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.BlueRidge Bank has no affiliates. |
|-----------------|---|
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<i>Third party service providers.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. BlueRidge has no formal joint marketing agreements. |

Other Important Information

Accuracy of Customer Information

We are committed to maintaining complete and accurate information about our customers. If you find that any information that we have about your account(s) is incorrect, or if you have any questions, please contact your banking office or phone the bank at 301-620-2583. We will take prompt action to make the appropriate corrections or answer your questions.

Cookies

If someone is visiting our website, they will travel through our pages anonymously. We track only the fact that someone has entered the site and has visited certain pages. Someone may use our calculating tools freely as there is no data captured from them. If anyone chooses to participate anonymously in an online survey, the results will be used only for internal marketing purposes. That is, we may use the results to revise a web page or develop a new product or add a service. Our software does not place "cookies" on anyone's PC if they are simply visiting our website.

*Nonpublic personal information means personally identifiable financial information that is provided by a consumer to a financial institution, results from any transaction with the consumer or any service performed for the consumer, or otherwise obtained by the financial institution.



Frederick

HEADQUARTERS

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Baltimore

| 410.324.4300 |
|-----------------------|
| 502 Washington Avenue |
| Suite 103 |
| Towson, MD 21204 |

Washington

301.788.3773 18310 Montgomery Village Avenue Suite 520 Gaithersburg, MD 20879

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