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ACCOUNT LOGIN

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Privacy and Security

Recently, most of the major news outlets reported that a major internet security vulnerability was discovered that could potentially impact thousands of consumers, websites and internet-based transactions. The press has labeled this vulnerability as "Heartbleed". If a system vulnerable to the bug is exploited, there is the potential that a hacker may be able to obtain access to personal customer information.

The privacy of your personal information is very important to us. Over the past several days, we have conducted a comprehensive review of our website, online banking programs, mobile banking application, and the sites used to access investment account information to identify any potential vulnerabilities and have determined that our systems are not vulnerable to the Heartbleed virus.

Thank you for your support and patience as we have worked through this review of our systems. If you have any questions, please contact our Customer Service Center at 877-671-2265.

Rev. April 2012

FACTS WHAT DOES ENTERPRISE BANK 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: <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Credit history • Overdraft history • Checking account information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 Enterprise Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Enterprise Bank 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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call toll-free 1-877-671-2265 or go to www.enterprisebanking.com

Who We Are	
Who is providing this notice?	Enterprise Bank means the following institutions: Enterprise Bank and Trust Company, Enterprise Investment Services LLC, and Enterprise Insurance Services LLC.
What We Do	
How does Enterprise 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 Enterprise Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Make deposits or withdrawals from your account • Apply for financing • Give us your income information • Show your driver's license 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 non-affiliates 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include:</i> • <i>Financial companies such as: Enterprise Investment Services LLC and Enterprise Insurance Services LLC</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Enterprise Bank does 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. <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies, investment companies and insurance companies.</i> Enterprise Bank will honor customer requests to not market them for our products and services, either directly by us or under a joint marketing arrangement with other financial companies.
Other Important Information	
For Massachusetts Customers. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization.	

On-line Privacy Policy

Enterprise Bank's Online Privacy Policy explains how we may collect and handle information from you on-line when you visit our website. While our privacy policies are the same whether you are on-line or not, we have extra measures in place to protect your privacy when you bank on-line with Enterprise Bank.

Visiting

If you're visiting our website to obtain general information or to use our various demos, then we collect and store only the name of the domain from which you access the Internet, the date and time you access our website and the Internet address of the website from which you linked directly to our website. The information we do collect as a visitor is used to compile standard statistics on site usage. If you do not bank on-line with Enterprise Bank, we do not collect, capture, or retain personally identifiable information when you are just browsing or using these demos or calculators.

Using Services

When you initiate an on-line application for one of our products, register for an on-line service or use one of our on-line products, our website will request information, such as your name, address, social security

number, your e-mail address, or your account number. For security, the system may ask for pre-defined responses to generic questions. This information allows you to perform certain tasks such as reviewing your account or making transfers or allowing us to provide the information requested. In these cases, we collect only the information necessary to interact with you. This personal information may be shared with third parties (such as data processors or service bureaus) as part of servicing your accounts or transactions. We also gather data to track website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our sites.

Cookies

Cookies are pieces of data assigned by a web server to the browser on your PC. Cookies help websites to keep track of your preferences and to recognize return visitors. So, when you return to a website you've visited before, your browser gives this data back to the server. We may use cookies in this manner. If you wish, you may modify your browser to disable cookies; however, if you choose to reject cookies, you may be subject to an additional layer of security when using On-line banking with Enterprise Bank.

Protecting Your Information

Enterprise Bank diligently maintains physical, electronic and procedural safeguards that comply with applicable federal and state standards to guard your information and to assist us in preventing unauthorized access to that information. Enterprise Bank has policies in place that prohibit employees from accessing your personal information unless there is a business reason to do so such as processing a transaction.

E-Mail

You may also decide to send Enterprise Bank information in an electronic mail (e-mail) message. We will use that information to respond to the inquiry and provide accurate information in response to questions. We will not share this personal information with anyone except to maintain your accounts or to carry out a transaction you requested. E-mail is not a secure vehicle therefore personal identifiable information or confidential information (for example, your social security number or account number) should never be included in an e-mail.

Privacy of Children

The Children's Online Privacy Protection Act protects children under the age of 13 from the collection of personal information through our website without obtaining verifiable consent from the parents. We do not knowingly collect or use personal information from children under 13 nor do we allow them to open on-line accounts

Links to non Enterprise Bank Websites

Enterprise Bank is not responsible for the information collection practices of non Enterprise Bank links you click to from our web pages. We cannot guarantee how these third parties use cookies or whether they place cookies on your computer that may identify you personally. We urge you to review the privacy policies of each of the linked websites you visit before you provide them with any personally identifiable information.

Updated: 8/9/13

Security

Online Banking Security

Security is our number one priority at Enterprise Bank. We are strongly committed to protecting the security and confidentiality of your account information. We use state-of-the-art technology to ensure that your banking sessions are secure.

With Enterprise Bank's Online Banking, you can bank with the same confidence you have when using TeleBanc, Enterprise Bank's Telephone Banking, our branches, and our ATMs. At Enterprise Bank, we use a combination of methods to ensure that your online banking sessions are secure:

Identity Theft and Fraud

Wal-Mart Fraud Notice: Enterprise Bank has seen fraud activity on some debit cardholder's accounts at local Wal-Mart stores. Please be advised that we are working closely with the debit card processor on this issue. In the meantime, Enterprise Bank has added a security rule that will assist in mitigating any potential fraud against customers' debit cards. This rule will require that all purchases at Wal-Mart stores be made as a DEBIT transaction; therefore, requiring you to enter your pin number to authorize the purchase. This measure is intended to help prevent fraudulent activity going forward.

Important Update for Windows XP Users

Effective April 8, 2014, Microsoft will no longer provide technical support for Windows XP and will stop creating security and vulnerability patches after July 2015. If you have Windows XP running on a computer or laptop, we encourage you to upgrade to a more current Windows operating system. Enterprise Bank's Online banking will still be compatible after April 8, 2014 with a device running Windows XP, but you may be more vulnerable to security risks and viruses that could compromise your online banking sessions and ultimately your financials when they stop creating security updates. Visit Microsoft's website for more information on the options you have for upgrading your operating systems. As an added layer of protection, download the free TRUSTEER RAPPORT security software tool offered by Enterprise Bank; a link is provided below under the "Anti-Virus Software" section.

Enterprise Bank - Approved Browsers

Enterprise Bank requires that your browser supports 128 bit encryption and does not allow banking sessions

Enterprise Bank requires that your browser supports 128-bit encryption, and does not allow banking session information to be stored on your hard drive unless you specifically download it and save it on your computer. You must use an Internet Browser that supports Secure socket Layers (SSL) v3.0 or above. SSL encrypts your data to prevent unauthorized persons from gaining access to it. If you are having difficulty signing on to Online Banking, you may need to upgrade your browser to one that supports SSL v3.0 above.

Authentication

Enterprise Bank will authenticate using various techniques and levels of security. Each time you log into Online Banking, a unique session will be created. You will authenticate by first entering your unique login ID. The system will then further authenticate you using multifactor authentication or multilayered security. Multifactor authentication utilizes more than one factor during the authentication process. These factors could include *something you know* (e.g., Password, PIN); *something you are* (e.g., biometric characteristic), and *something you have* (e.g., PC, Token). Multilayered security uses one factor multiple times during the authentication process such as asking you to answer a security question and then requesting a your password. The bank encourages you to never use a password that can be easily associated with you personally (i.e., your phone number, date of birth, etc.). In addition, DO NOT share your Online Banking password or security questions and answers with anyone you do not want to have access to your accounts. If you suspect an unauthorized person has obtained your password, please contact us immediately to change it. .

Timed Logoff

If you leave your computer unattended or forget to exit when you have completed your secure online banking session, Enterprise Bank will automatically terminate your session after 30 minutes of inactivity. When you are finished using Online Banking, be sure to log off the system before visiting other web sites. If other people have access to your computer, clear your browser's cache in order to remove copies of web pages that may have been stored temporarily on your system. Refer to your browser's Help file for instructions in clearing your cache.

Confidential Information

If you send an e-mail to Enterprise Bank, DO NOT include personal or account information. E-mail sent via the Internet is potentially able to be read in transit by others. In general, be careful of any Internet site with which you are not familiar. Avoid sending information such as your Social Security Number, credit card numbers or bank account information unless you are in a secure site like Online Banking. When visiting unfamiliar web sites, be particularly aware of small windows that may randomly appear on the screen, If you are not comfortable with a newly created window, close it immediately. The safest next step would be to exit or restart your browser.

Anti-Virus Software

You should install anti-virus software on your computer and run a network scan frequently with your anti-virus software to detect and remove questionable files.

If you do not wish to install an anti-virus software on your computer or if you wish to further add to your computer's security posture then you may download the free Trusteer Rapport security software tool offered by Enterprise Bank to its online banking customers [TRUSTEER RAPPORT](http://www.trusteer.com/product/trusteer-rapport) (<http://www.trusteer.com/product/trusteer-rapport>)

Note: By downloading and installing Trusteer Rapport security software you agree with all Trusteer terms and conditions. Enterprise Bank is not responsible for, nor do we guarantee, the content or services associated with this product. All problems, questions or concerns regarding Trusteer Rapport security software should be directed to support@trusteer.com (<mailto:support@trusteer.com>).

Updated 8/9/13

To speak with one of our trusted advisors about your needs, call 978-459-9000

OR [Contact Us \(contact-enterprise-bank.html\)](#)

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The common stock of Enterprise Bancorp, Inc. is traded on the NASDAQ Stock Market under the symbol "**EBTC** (<https://www.google.com/finance?q=NASDAQ%3AEBTC&ei=tnQSUsCOLeWDOQH-uWE>)". Enterprise Bancorp, Inc. is the holding company of Enterprise Bank and Trust Company, Enterprise Bank and Trust Company is commonly referred to as Enterprise Bank.

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