

FACTS**WHAT DOES NORTHEAST 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:

- Social Security number
- Account balances
- Payment history
- Transaction history
- Credit history
- Overdraft history

When you are no longer 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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northeast 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	Yes
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 do not share
For our affiliates' to market to you	Yes	Yes
For our nonaffiliates' to market to you	No	We do not share

**To Limit
Our
Sharing**

Call 1-800-284-5989, Option 1

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 1-800-284-5989, Option 1

Who we are	
Who is providing this notice?	<p>Northeast Bank and our affiliates:</p> <ul style="list-style-type: none"> ▪ Northeast Bancorp ▪ Northeast Bank, and its division, ableBanking ▪ Northeast Financial ▪ Northeast Bank Insurance Group ▪ NEB Mortgage, a division of Northeast Bank
What we do	
How does Northeast Bank protect my personal Information?	<p>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.</p>
How does Northeast Bank collect my personal Information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Make deposits or withdrawals from your account ▪ Use your ATM/Debit Card or pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes information about your creditworthiness. ▪ Affiliates from using information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates are Northeast Bancorp, Northeast Bank, and its division, ableBanking, Northeast Financial, Northeast Bank Insurance Group and NEB Mortgage, a division of Northeast Bank.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ We do not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include insurance agencies.

Other important information

CA and VT Residents: We will not share your information with nonaffiliates, except for our everyday business purposes, for marketing our products and services to you or with your consent.

VT Residents only: We will not disclose credit information about you within or outside the Northeast Bank affiliates except as required or permitted by law.

NV Residents: To be placed on our internal Do Not Call List, call 1-800-284-5989. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.