

**FACTS**

**WHAT DOES SANDY SPRING BANCORP 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 Sandy Spring Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sandy Spring Bancorp share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call 800-399-5919 – press 2 for our Client Service Center or
- Mail the form below

**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 **800-399-5919** – press 2 for our Client Service Center



Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not share my transactions and experience information with affiliates. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name	<b>Mail to:</b> Sandy Spring Bank 17801 Georgia Avenue Olney, MD 20832 Attn: Client Service Center - Privacy Form
Address	
City, State, Zip	
Account #(s) or Policy #(s)	

Who we are	
<b>Who is providing this notice?</b>	Sandy Spring Bancorp and its affiliates: <ul style="list-style-type: none"> <li>• Sandy Spring Bank, a Maryland Corporation</li> <li>• Sandy Spring Insurance Corporation, an insurance agency</li> <li>• West Financial Services, an investment management company</li> </ul>
What we do	
<b>How does Sandy Spring Bancorp protect my personal information?</b>	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.
<b>How does Sandy Spring Bancorp collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect personal information from others, such as credit bureaus and affiliates.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a Sandy Spring Bancorp name and financial companies such as:</i> <ul style="list-style-type: none"> <li>• <i>investment management companies and</i></li> <li>• <i>insurance agencies.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Sandy Spring Bancorp does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include:</i> <ul style="list-style-type: none"> <li>• <i>investment companies,</i></li> <li>• <i>insurance companies, and</i></li> <li>• <i>credit card companies.</i></li> </ul>
Other Important Information	
<p><b>Health Insurance Portability and Accountability Act:</b> We do not share medical or health information among our family of companies nor will we disclose medical information to unaffiliated third parties unless you have instructed us to do so in writing.</p> <p><b>State laws:</b> You may have additional privacy protections under the state laws of which you reside, such as California, Nevada, New Mexico, and Vermont. To the extent these state laws apply, we will comply with them with regard to our information sharing practices by automatically adding those residents to all internal Do Not Call, Do Not Market, and Do Not Share lists. You may change this designation by contacting us at the following number: 800-399-5919 or by writing to the address indicated on the mail-in form.</p>	