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Privacy Policy

We respect your privacy.

What does Simsbury Bank and SBT Investment Services, Inc. do with your personal information?

Revised 03/2014

Facts	What do Simsbury Bank and SBT Investment Services, Inc. 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 transaction history account balances and payment history credit history and credit scores. 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 Simsbury Bank and SBT Investment Services, Inc. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Simsbury Bank and SBT Investment Services, Inc. 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	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Who we are

Who is providing this notice? Simsbury Bank and SBT Investment Services, Inc.

What we do

How does Simsbury Bank and SBT Investment Services, Inc. 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. Only employees who have a business reason for your information have access to it.

How does Simsbury Bank and SBT Investment Services, Inc. collect my personal information? We collect your personal information, for example, when you open an account or apply for a loan pay your bills or make deposits or withdrawals from your account use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a common corporate identity of Simsbury Bank or SBT name; financial companies such as SBT Investment Services, Inc. and SBT Bancorp, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Simsbury Bank and SBT Investment Services, Inc. do not share with nonaffiliates 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. <i>Our joint marketing partners include non-deposit investment companies</i>

To limit our sharing, please [click here to download Simsbury Bank's privacy policy and mail in our privacy form.](#)

Questions? Should you have any questions regarding this privacy policy, please call any of our [branches](#) and ask to speak with a personal banking representative.

Revised 03/2014

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