

Our Privacy Policy

FACTS

WHAT DOES SEVERN SAVINGS BANK, FSB 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
- Credit history and credit scores
- Payment history and account balances

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 share their customers' personal information; the reasons Severn Savings Bank, FSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Severn Savings Bank, FSB 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	No	No
For our affiliates' everyday	Yes	No

Online Banking

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▶ Business Online Banking
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- ▶ EDUCATION CENTER

[Updated FDIC Insurance Coverage ▶](#)

Recent News

- Severn Bancorp, Inc. Announces First Quarter Earnings
- Heartbleed (OpenSSL) Vulnerability Information
- Closures Due to Inclement Weather Monday March 3
- Delayed Opening for Offices and Branches
- Severn Bancorp Announces Fourth Quarter Results and Significant Reduction in Non-Performing Assets

business purposes -

information about your transactions and experiences

For our affiliates' everyday business purposes -	No	Yes
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business purposes -

information about your creditworthiness

For our affiliates to market to you	Yes	Yes
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For nonaffiliates to market to you	No	Yes
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To limit our sharing	<ul style="list-style-type: none">• Call 800-752-5854 OR• Visit us online: www.severnbank.com
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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.

You can contact us at any time to limit our sharing and you need only to opt-out once during the course of your banking relationship with us.

Questions?	Call 800-752-5854 OR go to www.severnbank.com
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Who we are

Who is providing this notice?	Severn Savings Bank, FSB
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What we do

How does Severn Savings Bank, FSB 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.
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These security standards and procedures are routinely tested to verify the integrity of our systems.

How does Severn Savings Bank, FSB collect my personal information?	We collect your personal information, for example, when you:
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Open an account or deposit money;
Pay your bills or apply for a loan;
Use your debit cards

We also collect your personal information from others, such as credit bureaus.

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.

What happens when I limit sharing for an account I hold jointly with someone else? Each joint account owner that wishes to opt-out must contact us individually to limit information sharing of their personal information.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Severn Financial Services Corporation
Louis Hyatt, Inc. (trading as Hyatt Commercial)

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

We currently do not have such agreements

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

We currently do not have such agreements

Other important information

Cookies

You should also be aware that when you visit our website, we collect certain information that does not identify you personally, but provides us with "usage data" which allows us to track overall site usage and determine what pages are visited most often. This data helps us to analyze and improve the usefulness of the information we provide on our website. To do this, we may use what is known as a "cookie", which is an element of data that a website can send to your browser so that the website can remember your browser in the future. It is not a computer program and has no ability to read data residing on your computer or to instruct it to perform any step or function. By assigning a unique data element to each visitor, the website is able to recognize repeat users and track usage patterns, but it does not extract other personal information about you, such as your name or address. You have the ability to accept or decline cookies by modifying the settings in your browser. If you choose to disable cookies, you may still use our website; however, you may have limited access to some areas within our website.

Links to Other Sites

From time to time, Severn Savings Bank's website may provide links to other websites, not owned or controlled by Severn Savings Bank, that we think might be useful or of interest to you. While on

these sites, you should be aware that Severn Savings Bank does not control the information policies or practices of these third parties. You should review their privacy policies to learn more about how they collect and use personally identifiable information and review their security policies as they may differ from those practiced by Severn Savings Bank.

Severn Savings Bank has contracted with a third-party vendor to provide electronic marketing communication services. All data collected by this vendor on behalf of Severn Savings Bank is owned and used solely by the bank and this vendor has executed an agreement to protect all data collected as directed by the bank. The only data collected by this vendor is the information you provide when you elect to receive email communications from us. Once subscribed, you may also elect to stop receiving such emails from us at any time, through links provided in each email communication.

Residents of California, Vermont and New Mexico

Residents of California, Vermont and New Mexico are provided additional rights according to state law. As a result, residents of these states do not have to take any further action to limit the sharing of information - such limits are already in place. For residents of these states, Severn Savings Bank, FSB will not share any of our customers' non-public personal financial information (other than permitted by law) with affiliated or nonaffiliated third parties, unless authorized by our customer to do so, using our "Opt-In" Notice.

[Click here to download our Opt-In/Opt-Out Form \(PDF\)](#)

The "Best Of" both worlds.
Everything a big bank is and
more.



We are proud to be voted
BEST BANK.

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Get \$500 Back On Your
Mortgage and Treat Yourself.



Because we understand
the importance of
community, we're offering
this special mortgage
promotion for all Anne
Arundel County
residents.

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Chesapeake Bay Benefits
Checking Gives Back



Our interest checking
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Bay.

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Equal Housing Lender
2013 FDIC Update

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