



<b>Facts</b>	<b><i>What does the Suffolk County National Bank do with your personal information?</i></b>
<b><i>Why?</i></b>	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.
<b><i>What?</i></b>	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"> <li>• Social Security number and income</li> <li>• Your account balances and payment history</li> <li>• Your credit history and checking account information</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b><i>How?</i></b>	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 the Suffolk County National Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b><i>Does the Suffolk County National Bank share?</i></b>	<b><i>Can you limit this sharing?</i></b>
<b><i>For our everyday business purposes</i></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><i>For our marketing purposes</i></b> - to offer our products and services to you	Yes	No
<b><i>For joint marketing with other financial companies</i></b>	No	We do not share
<b><i>For our affiliates' everyday business purposes</i></b> - information about your transactions and experiences	Yes	No
<b><i>For our affiliates' everyday business purposes</i></b> - information about your creditworthiness	No	We do not share
<b><i>For our affiliates to market to you</i></b>	No	We do not share
<b><i>For non-affiliates to market to you</i></b>	No	We do not share

<b>Other important information</b>	This notice discloses our privacy policy as of the date shown on this notice. We reserve the right to amend our policy from time to time and we'll notify you of any significant changes. If you have any questions about our privacy policy please contact us at 631-208-2450. We appreciate your business and the trust that you have placed in us.
------------------------------------	---



## Who are we

### *Who is providing this notice?*

The Suffolk County National Bank

## What we do

### *How does the Suffolk County National 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, secured files and buildings. **We maintain physical, electronic, and procedural security measures to protect your personal information which also includes restricting employees' access to only the information they need to assist you.**

### *How does the Suffolk County National Bank collect my personal information?*

We collect your personal information, for instance, when you

- open an account or cashing check(s)
- provide identification (driver's license or passport)
- use of a debit card or when applying for a loan

Also, we collect your personal information from credit bureaus, affiliates, and other companies.

### *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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### *Affiliates*

Companies related by common ownership or control. They can be financial and non-financial companies.

- The affiliates of the Bank for which this Privacy Notice is also effective currently include: Suffolk Bancorp, Osprey Real Property, Inc., Suffolk Greenway, Inc., and SCNB Financial Services Inc. We may add to or change the members of our corporate family from time to time.

### *Non-affiliates*

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Suffolk County National Bank does not share with non-affiliates so they can market to you.

### *Joint Marketing*

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

## Questions?

**Call 631.208.2450 or go to [www.scnb.com](http://www.scnb.com).**