

Privacy Policy

Online Privacy Policy

Sugar River Bank highly values your personal and financial privacy. When you are browsing our web site we do not collect, capture, or retain personal information. If you submit an online application for one of our products or services, or log in to view your accounts, our web site will request information such as your email address or your account number. This information allows you to perform certain tasks (for example, correspond with us or view your accounts). Also, it allows us to provide the information you requested. In these cases, we collect only the information necessary to interact with you. If you browse our web site anonymously, no personal information is collected. We gather data that is not personally identifiable to you to track web site usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our web site.

Cookies:

Cookies are small files on your PC containing data assigned by a web server. When a user logs into Sugar River Bank Online Banking, the website sends three cookies to their computer. The cookies are only valid for one session. Each time a user logs in, they receive a new set of cookies. We use the cookies to ensure that the user has entered a valid Online Banking ID and PIN and to ensure that the user's session hasn't timed out. Contrary to rumors about cookies and online privacy, cookies do not contain viruses and most cannot reveal any personally identifiable information about you unless you willingly provide it as a user on a site.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intention of selling personal information about our customers to third-party businesses. We are proud to make that commitment to you, because we believe our customers deserve no less.

The following explains how we use and protect information about our customers. We ask that you read it carefully.

FACTS WHAT DOES SUGAR RIVER 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 or loss history
- Overdraft History
- Checking account information

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 Sugar River Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Suger River Bank share?	Can you limit this sharing?
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For our everyday business purposes -

Yes

No

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 603-863-3000 or 800-562-3145 or go to www.sugarriverbank.com

What We Do

How does Sugar River 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 and secured files and buildings.

Trust is the cornerstone of our relationship. We work diligently to safeguard your privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect customer information.

How does Sugar River Bank collect my personal information? We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your income information
- Give us your contact information

We may also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

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

- *Sugar River Bank does not share with our affiliates.*

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

- *Sugar River Bank does not share with non-affiliates so they can market you.*

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

- *Sugar River Bank doesn't jointly market.*