FACTS	WHAT DOES SUSSEX BANCO WITH YOUR PERSONAL INFOR	-	Kev. June 2013
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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number and income</li> <li>Account balances and payment history</li> </ul>		
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 Sussex Bancorp chooses to share; and whether you can limit this sharing.		
Reasons we o	can share your personal information	Does Sussex 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	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		Yes	Yes
To limit our sharing	<ul> <li>Mail the enclosed form</li> <li>Please note:</li> <li>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> <li>However, you can contact us at any time to limit our sharing.</li> </ul>		
Questions?	Call 973-827-2404 x172 or send us a secure email at www.sussexbank.com/go/about-us/securely-email-us		

Sussex Bancorp means the following institutions: Sussex Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. We collect your personal information, for example, when you	
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<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or deposit money</li> <li>Use your credit or debit card</li> <li>Pay your bills or apply for a loan</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>	
<ul> <li>Federal law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing See below for more on your rights under state law.</li> </ul>	
Your choices will apply to everyone on your account.	
<ul> <li>Companies related by common ownership or control. They can be financial and non-financial companies.</li> <li>Our affiliates include Sussex Bank and Tri-State Insurance Agency, Inc.</li> </ul>	
<ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, marketing research companies, and nonprofit organizations.</li> </ul>	
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## Other Important Information

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For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Page 3			
Mail-in Form			
	Mark any/all you want to limit:		
	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	Do not allow your affiliates to use my personal information to market to me.		
	Do not share my personal information with nonaffiliates to market their products and services to me.		
	Name		
	Address		
	City, State, ZIP		
	Account #		
Mail To:	Sussex Bank		
	Privacy Officer		
	P.O. Box 353		

Franklin, NJ 07416-0353 ₭ -----

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