

**FACTS** **WHAT DOES HBM 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	Credit history
Income	Assets
Transaction history	Account transactions

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 HBM chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HBM 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
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call toll-free 888-833-7114 or go to [www.theharborbank.com](http://www.theharborbank.com)

<b>Who We Are</b>							
<b>Who is providing this notice?</b>	HBM means The Harbor Bank of Maryland.						
<b>What We Do</b>							
<b>How does HBM protect my personal information?</b>	<p>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.</p> <p>We restrict access to information about you to those employees who need to know that information. We also maintain physical, electronic, and procedural safeguards to protect this information.</p>						
<b>How does HBM collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <table border="0"> <tr> <td>Open an account</td> <td>Make a wire transfer</td> </tr> <tr> <td>Apply for a loan</td> <td>Show your driver's license</td> </tr> <tr> <td>Make deposits or withdrawals from your account</td> <td></td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	Open an account	Make a wire transfer	Apply for a loan	Show your driver's license	Make deposits or withdrawals from your account	
Open an account	Make a wire transfer						
Apply for a loan	Show your driver's license						
Make deposits or withdrawals from your account							
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <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> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>						
<b>Definitions</b>							
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>HBM does not share with our affiliates.</i></p>						
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>HBM does not share with nonaffiliates so they can market to you.</i></p>						
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>HBM does not jointly market.</i></p>						

