

FACTS**WHAT DOES CHESAPEAKE BANK & TRUST CO. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account balances and Payment history • Credit history and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's 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 Chesapeake Bank & Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chesapeake Bank & Trust Co. 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 business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?	Call 410-778-1600 or 410-778-2181 or go to our website http://www.chesapeakeitrust.com
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Who we are	
Who is providing this notice?	Chesapeake Bank & Trust Co.

What we do	
How does Chesapeake Bank & Trust Co. 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.
How does Chesapeake Bank & Trust Co. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Use your credit or debit card • Pay your bills or apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for nonaffiliates to market to you • Affiliates from using your information to market to you • Sharing for affiliates' everyday business purposes - information about your creditworthiness <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Chesapeake Bancorp
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • N/A
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • N/A

Other important information	
<p>Chesapeake Bank & Trust Co. realizes that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We respect and protect the personal rights of all our customers. We provide the highest level of security and privacy regarding the collection and use of personal information. Our privacy standard allows us to protect your privacy and offer you the financial products and services you need. Our Privacy Disclosure tells you how we collect, share, and protect your personal information. Our policy explains information we collect and to whom we may disclose that information to.</p>	