

FACTS

WHAT DOES CONGRESSIONAL 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 and/or Tax ID Number
- Account Transactions
- Account Balances
- Checking Account Information
- Purchase History
- Employment 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 Congressional Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Congressional Bank 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	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call (240) 380-1235 or email us at customerservice@congressionalbank.com

What we do

Who is providing this notice?

Congressional Bank

What we do

How does Congressional 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.

We also restrict access to customers' personal information to only those Bank employees needing to know this information to provide you with products and services. Every Bank employee is required to respect and safeguard the confidentiality of all customer information

How does Congressional Bank collect my personal information?

We collect your personal information, for example, when you

- Open a new demand deposit account or time deposit account
- Apply for an extension of credit (loan)
- Apply for a new debit or ATM card
- Make deposits or withdrawals
- Make a wire transfer

We 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. Under Maryland state law, banks cannot disclose to any person any financial record relating to a customer unless 1) you authorize us to disclose that information 2) we receive a court order pertaining to guardianship of property or person of the customer 3) the customer is deceased and the court has appointed an administrator of the estate 4) we receive a request notice or subpoena from the Department of Human Resources and/or Comptroller for determining eligibility for public assistance, for child support enforcement, and/or for properties subject to a tax lien.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Congressional Bank does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Congressional Bank does not share with our nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Congressional Bank doesn't jointly market.

Other important information