



RANDOLPH NATIONAL BANK

"The White River Valley's Hometown Bank"

PRIVACY POLICY NOTICE

Protecting your privacy is important to Randolph National Bank and our employees. We want you to understand what information we collect and how we use and safeguard it. The following policy explains our practices for the collection, use, and security of nonpublic personal information about our individual customers who obtain products or services from us for personal, family or household purposes.

What Information We Collect

We may collect "*nonpublic personal information*" about you from the following sources:

- Information we receive from you on applications or other loan and account forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from third parties such as consumer reporting agencies.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information We Disclose

We are permitted by law to disclose nonpublic personal information about you to nonaffiliated third parties (third parties that are not members of our corporate family) in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, such as data processing firms, loan servicers and loan settlement agents and attorneys; to government entities in response to subpoena, court order or other judicial or regulatory process; to consumer reporting agencies; to banking regulators or other government entities; to our own accountants or auditors; to persons acting in a fiduciary or representative capacity on your behalf; to civil or criminal law enforcement authorities; or to organizations that assist us in detecting or preventing fraud or reducing credit risk, such as account verification services and industry fraud prevention networks. We may also disclose information about you to comply with your request or authorization. We do not disclose any non-public personal information about you to anyone, except as permitted by law.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf, such as printers, mail house contractors and marketing survey or research firms.

As permitted by law, we may disclose certain information about you to nonaffiliated financial service providers with whom we may jointly market financial products or services, such as credit card companies, mortgage bankers, insurance firms, securities brokers, financial planners,

investment advisors, leasing companies and trust and investment management companies. The information we may disclose to our joint marketing partners is limited to your contact information (such as name, address and telephone number) and information about our own transactions or experiences with you.

Nonaffiliated third parties to whom we disclose nonpublic personal information about you are required by contract to keep that information confidential and not to use it for any other purpose.

We do not sell customer lists to third parties.

Medical and Health Information

We do not share medical or health information about you with anyone except to process transactions or to provide services you have requested or initiated, such as insurance products.

Former Customers

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Changes

We reserve the right to change our information privacy policies and practices from time to time. You will be notified in writing of any change.

Questions

If you have any questions, please contact a customer service employee at any of our offices listed below.

**Randolph National Bank
21 Main Street, PO Box 368
Randolph, VT 05060-0368
802-728-9611
www.rnbvt.com**

Justin Morgan Office

Randolph, 802-728-6597

Bethel/Royalton Office, 802-234-5549

Rochester Office, 802-767-4222

S. Royalton Office, 802-763-7771

Williamstown Office, 802-433-1030

Quechee Office, 802-295-2500



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