

FACTS**WHAT DOES SUSSEX BANCORP 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and overdraft history 	
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 can share your personal information	Does Sussex Bancorp share?
	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
	For our marketing purposes - to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes - information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes - information about your creditworthiness	No
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	Yes
To limit our sharing	<ul style="list-style-type: none"> • Mail the form below Please note: 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. However, you can contact us at any time to limit our sharing.	
Questions?	Call 973-827-2914 or go to www.sussexbank.com	

Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to market their products or services to me.	
Name	Mail to: SussexBank Privacy Officer P.O. Box 353 Franklin, NJ 07416-0353
Address	
City, State, ZIP	
Account #	

Who We Are	
Who is providing this notice?	Sussex Bancorp means the following institutions: SussexBank
What We Do	
How does Sussex Bancorp 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 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.
How does Sussex Bancorp collect my personal information?	We collect your personal information, for example, when you <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 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 <ul style="list-style-type: none"> ● 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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include SussexBank and Tri-State Insurance Agency, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, marketing research companies, and nonprofit organizations</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit card companies</i>
Other Important Information	
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.	

