

OUR POLICY
ON CONFIDENTIALITY

PRIVACY DISCLOSURE



"A Locally Owned Independent Financial Institution"

MAIN OFFICE

10005 Golf Course Road
P.O. Box 150
Ocean City, MD 21843
410-213-0173

Member FDIC

*Earning Your
Confidence...*

*Preserving Your
Trust*

We Respect Your Privacy

Privacy is fundamental to the American way of life. When you provide personal information in order to process your transaction, you fully expect your data to be used only for its intended purpose and to be kept confidential.

We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal.

In short, we work hard to earn your confidence and preserve your trust.

We value your business and hope you will remain with us for many years to come. If you ever have questions or concerns about the integrity of your account information – or any other aspect of our business operations – please don't hesitate to telephone or come in to talk to our staff.

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

Our Privacy Disclosure Policy

We have **never** shared nonpublic personal information except as required by law and we will continue to protect your privacy.

Categories Of Information That We May Collect

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

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Categories Of Information That We Disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as required by law.

Disclosure As Permitted By Law

We are permitted by law to disclose information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties who assist us in servicing your loan or account with us, to government agencies in response to lawful subpoena, to any customer or company which you specifically authorize, and to consumer reporting agencies.

Confidentiality And Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Online Collection And Use Of Your Personal Information

In the normal course of business, we do not ask for your name or personal information while you are visiting our website. However, if we ask you to supply us with personal information and you do so, we may retain that information. For example, your information may be retained by our institution when you:

- provide us with an email address in order that we may respond to you.
- answer online questionnaires - a service we may provide to improve our services.
- provide us with information in response to an online promotion or contest.
- request a call, mailing or electronic response concerning our financial products and services.

Bank of Ocean City will limit the collection of information about you to that which we feel is important to administer our business, provide superior service, and offer opportunities that we think may interest you.

Limit Information In Your Email

In order to further protect our customers' interests and privacy, we request that you do not send us confidential information, including your bank and credit card account numbers, social security number, or any sensitive information over the Internet via email.