

FACTS	WHAT DOES FORBRIGHT 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 credit score 	
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 Forbright chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Forbright 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	No
	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	No
	Can you limit this sharing?	
		No
		No
		We don't share
		No
		We don't share
		Yes
		We don't share
To Limit our Sharing	<ul style="list-style-type: none"> • Call 1-855-953-7091 or • Complete the Affiliate opt out preferences form <p>Please note: If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit sharing.</p>	
Questions?	Call toll-free 1-855-953-7091 or email us at customersupport@forbrightbank.com .	

Who we are	
Who is providing this notice?	This notice is being provided by Forbright, Inc., which includes other companies owned or affiliated with Forbright, such as Forbright Bank, Alliance Partners, Solar Servicing LLC, and Energy Loan Network (“ELN”).
What we do	
How does Forbright 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 employees needing to know this information to provide you with products and services.
How does Forbright 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 ▪ pay your bills or apply for a loan ▪ provide account information <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 affiliates’ everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies, such as Forbright Bank, Alliance Partners, Energy Loan Network (ELN), and Solar Servicing LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Forbright Bank does not share with nonaffiliates so they can market to you.</i>
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"> ▪ <i>Forbright doesn’t jointly market.</i>

Other important information

For Vermont customers only.

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policy can be found at <https://www.forbrightbank.com/legal/internet-privacy-policy/>.