FACTS

What does MountainOne Financial 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 income
- account balances and payment history
- transaction history and account transactions

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 MountainOne Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MountainOne Financial 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	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Questions?

Call **877-458-6861** or go to **info@mountainone.com.**

MountainOne

Who we are	
Who is providing this notice?	MountainOne Financial family of companies. Please see below for a list of affiliates.

What we do	
How does MountainOne Financial 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 as well as: ■ information access controls ■ service providers oversight and confidentiality requirements ■ employee privacy and information security training ■ physical, electronic and procedural safeguards
How does MountainOne Financial collect my personal information?	We collect your personal information, for example, when you ■ open an account or provide account information ■ pay your bills or apply for a loan ■ show your government-issued ID 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. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *MountainOne Bank and MountainOne Investments (a division of MountainOne Bank); and MountainOne Insurance Agency, Inc., wholly owned subsidiaries of MountainOne Bank.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *The companies of MountainOne Financial do not share with 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. ■ *Our joint marketing partners include the broker dealer and Registered Investment Advisor that provide access to investment, insurance and advisory products and services.*

Vermont Residents: In accordance with Vermont law, we will not share personal financial information about you, other than transaction and experience information, with other MountainOne Financial companies for any purpose, nor will we share any personal financial information about you with other MountainOne Financial companies for marketing purposes. For joint marketing, we will only disclose your name, contact information and information about your transactions or as otherwise required or permitted by law. You do not need to opt out as we have automatically taken care of this for you.

California Residents: We will automatically treat accounts with California addresses as if you have elected to opt out of sharing with and marketing by affiliated companies as well as sharing with nonaffiliated companies. For joint marketing purposes, we will only disclose information with companies as required or permitted by law.