

FACTS

WHAT DOES BankNewport & OceanPoint Insurance 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 ■ Payment history and transaction or loss history ■ Overdraft history and credit 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 BankNewport & OceanPoint Insurance choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BankNewport & OceanPoint 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call our Direct Banking Center at (401) 845-2265 or 877-709-2265 (outside Newport County) to inform us of your choices. Please be aware this annual notice is required by law. If you have previously contacted us to limit your sharing, those choices continue to remain in effect - you only need to contact us if you would like to change your choices. <p>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.</p>
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Questions?	Call our Direct Banking Center at (401) 845-2265 or 877-709-2265 (outside Newport County)
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Who we are	
Who is providing this notice?	This notice is provided by BankNewport and its subsidiary, OceanPoint Insurance (referred to as "BankNewport & OceanPoint").
What we do	
How does BankNewport & OceanPoint 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. Your trust is important to us and we are committed to protecting your financial privacy.
How does BankNewport & OceanPoint collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or give us your contact information ■ Apply for insurance or apply for a loan ■ Make deposits or withdrawals from your account 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate entity of OceanPoint Financial Partners; financial companies such as BankNewport and OceanPoint Insurance.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include direct marketing companies, insurance providers, check printers and government agencies.</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 and insurance companies and other financial services companies.</i>

