

**FACTS****WHAT DOES RHINEBECK BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why ?</b>	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.
<b>What ?</b>	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"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
<b>How ?</b>	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 Rhinebeck Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rhinebeck Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 845-454-8555, option 3 – our menu will prompt you through your choice(s)</li> <li>▪ Visit us online: <a href="http://www.rhinebeckbank.com">www.rhinebeckbank.com</a></li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> 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 our sharing.</p>
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<b>Questions?</b>	Call 845-454-8555, option 3 or go to <a href="http://www.rhinebeckbank.com">www.rhinebeckbank.com</a>
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Mail in Form									
<b>Mail to:</b>	Rhinebeck Bank PO Box 1191 Poughkeepsie, NY 12602-1191								
	Mark any/all you want to limit: <input type="checkbox"/> Sharing for our affiliates' everyday business purposes – information about your creditworthiness. <input type="checkbox"/> Sharing for our affiliates to market to you.								
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Last 4 digits of account #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Last 4 digits of account #	
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Rhinebeck Bank and Rhinebeck Bancorp, MHC
<b>What we do</b>	
<b>How does Rhinebeck Bank protect my personal information?</b>	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.
<b>How does Rhinebeck Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Our affiliates are companies owned by Rhinebeck Bank or Rhinebeck Bancorp, MHC. They include Rhinebeck Asset Management and Brinckerhoff and Neuville, Inc.</i></b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Rhinebeck Bank does not share with nonaffiliates so they can market to you.</i></b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Our joint marketing partners may include credit card companies, mortgage companies, or other financial companies.</i></b></li> </ul>
<b>Other important information</b>	