Rev. 11/22

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| **FACTS** | **WHAT DOES BAYCOAST BANK DO WITH YOUR PERSONAL INFORMATION? (PRIVACY POLICY)** | | |
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| 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 and how we handle user privacy. | | |
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| 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 credit history * account balances and transaction history * investment experience and insurance claim history * location data   When you are *no longer* our customer, we continue to share your information as described in this notice. | | |
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| 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 BayCoast Bank chooses to share; and whether you can limit this sharing. | | |
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| **Reasons we can share your personal information** | | **Does BayCoast Bank 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 offer location based messages, offers, and interactions** | | **Yes** | **Yes** |
| **For our affiliates to market to you** | | **Yes** | **Yes** |
| **For nonaffiliates to market to you** | | **No** | **We don’t share** |
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| To limit our sharing | * Visit <https://baycoast.bank/privacy-policy/> and mail the completed form back to us.   **Please note:**  If you are a *new* customer, we can begin sharing your information 30 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.  However, you can contact us at any time to limit our sharing. | | |
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| Questions? | Call toll-free (888) 806-2872 | | |

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| **Who we are** | | |
| **Who is providing this notice?** | BayCoast Bank along with its affiliates BayCoast Financial Services, LLC, BayCoast Mortgage Company, LLC, Martha’s Vineyard Mortgage Company, LLC, and Partners Insurance Group, LLC. | |
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| **What we do** | | |
| **How does BayCoast Bank 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. | |
| **How does BayCoast Bank collect my personal information?** | We collect your personal information, for example, when you   * open an account or make deposits or withdrawals from your account * apply for a loan or apply for insurance * seek advice about your investments   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. | |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choice will apply to everyone on your account. | |
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| **Definitions** | | |
| **Affiliates** | | Companies related by common ownership or control. They can be financial and nonfinancial companies.   * *Our affiliates include financial companies such as Plimoth Trust Company, LLC doing business as Plimoth Investment Advisors, Priority Funding, LLC, Team Work Mortgage, Inc., BayCoast Financial Services, LLC, BayCoast Mortgage Company, LLC, Martha’s Vineyard Mortgage Company, LLC, and Partners Insurance Group, LLC.* |
| **Nonaffiliates** | | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   * *BayCoast Bank does 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 may include credit card companies, insurance companies, and service providers.* |
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| **Additional information pertaining to the BayCoast Bank Mobile app** | |
| * Location Data is collected to provide location-based messages, offers, and interactions. * BayCoast Bank’s Mobile app will use your location data in the background or when the app is not in use to send you notifications of offers in your general location. | |