



MARYLAND FINANCIAL BANK

Privacy Statement (January 2010)

At Maryland Financial Bank, we fully understand the need to respect the confidentiality of our relationship with you. It is what you expect and the way we want to do business.

This notice provides you with an explanation of our privacy policy and practices. The Bank does have a formal policy, approved by our Board of Directors, and procedures in place to protect your information.

If you have any questions or concerns about this matter, please feel free to contact our Privacy Officer at 410-825-4440.

Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliate or others; and,
- Information we receive from a consumer reporting agency.

Information We Disclose About You

Except as permitted or required by law, we do not disclose any non-public personal information about our customers or former customers.

Information Disclosed to Service Providers

We may disclose any non-public personal information we collect, as described above, to companies that perform processing services on our behalf.

Confidentiality and Security of Your Personal Information

We restrict access to non-public personal information about you to those employees with a business reason to know such information. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

Maintaining Accurate Information

We strive to maintain accurate information about our customers and their accounts. Customers are encouraged to notify us if they believe that our records contain inaccurate information. Such notices will be investigated promptly and, if necessary, corrections will be made.

For more information about customer privacy, contact our Privacy Officer at the address provided below.