

FACTS**What Does People's United Bank, N.A. 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 number and assets
- Credit history and investment experience

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 People's United Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does People's United 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	Yes	Yes

To Limit Our Sharing

- Call 1-877-894-0300 or
- Mail the form below.

If you are a new customer, we can begin sharing your information within 30 days from the date we provided or sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

Questions?

- Call 1-877-772-7254

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes, and do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
Name		<p>Mail To: People's United Bank, N.A. P.O. Box 804 Brattleboro, VT 05302-0804</p>
Address		
City, State, Zip		
Account #		

Who We Are	
Who is providing this notice?	People's United Bank, National Association; People's United Insurance Agency, Inc.; People's Securities, Inc., a registered brokerdealer, and its divisions Olson-Mobeck Investment Advisors and Gerstein Fisher.

What We Do	
How does People's United 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 People's United Bank 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 income information • Apply for a loan or seek advice about your investments • Apply for insurance 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more of your individual rights under state law.
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a common corporate identity of People's United Bank's name, financial companies such as investment companies, mortgage banking companies, securities broker-dealers, and insurance agents.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; credit bureaus; law enforcement officers and government agencies and courts; and marketing firms.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies.

Other Important Information

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For joint marketing, we will only disclose your name, contact information and information about your transactions. You are not required to return the opt-out form for these elections to apply. You may change your options by contacting us at the telephone number or address on the front page of this form.

California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions, to maintain your account, or to offer products jointly marketed with other financial companies.

Nevada Residents: The following notice is required to be made under Nevada law to NV customers. At any time, you may request to be placed on our internal "Do Not Call" list by calling People's United Bank at 1-800-294-2273. For more information about the Nevada "do not call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us.