

FACTS**WHAT DOES BURKE & HERBERT BANK & TRUST
COMPANY DO WITH YOUR PERSONAL INFORMATION?****Burke&Herbert Bank****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 employment information
- account balances and payment history
- credit history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Burke & Herbert Bank & Trust Company ("Burke & Herbert Bank") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Burke & Herbert 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	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions

Call 1-855-571-5824 or go to burkeandherbertbank.com

Who we are

Who is providing this notice?	Burke & Herbert Bank & Trust Company ("Burke & Herbert Bank"); Summit Community Bank, Inc., a division of Burke & Herbert Bank & Trust Company; SFGI Direct, a division of Burke & Herbert Bank & Trust Company; and Burke & Herbert Financial Services Corp.
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What we do

How does Burke & Herbert 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. We limit employee access to information on a business need to know. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.
How does Burke & Herbert Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or give us your income information ■ provide employment information 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. See below for more on your rights under state law.

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 a financial holding company, Burke & Herbert Financial Services Corp.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Burke & Herbert Bank does not share with nonaffiliates so they can market to you.</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 financial services companies, debit card companies, credit card companies.</i>

Other important information

Special Notice for State Residents

Residents of Alaska, California, and New Mexico have additional rights under state law.

- Residents of Alaska, and California do not have to take any further action to limit the sharing of information – such limits are already in place. Burke & Herbert Bank will not share any of your non-public personal information (other than as permitted by law) with affiliates or nonaffiliates unless you first authorize us to do so.
- Residents of New Mexico do not have to take any further action to limit the sharing of information with nonaffiliates –such limits are already in place. Burke & Herbert Bank will not share any of your non-public personal information (other than as permitted by law) with nonaffiliates unless you first authorize us to do so.
- Residents of Vermont: 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. Additional information concerning our privacy policies can be found at burkeandherbertbank.com or call 1-855-571-5824.