

Privacy Notice

According to federal regulations, you are provided this Privacy Notice to inform you how Royal Trust, Inc. and/or our affiliates may use non-public personal information ("Private Information") about you or your account. The kinds of Private Information we collect about you or your account are described below. This privacy Notice applies whether you are a current or former customer.

Private Information Use and Collection

We may collect private Information about you from information you provided on applications, forms, or other correspondence, such as your name, address, social security number and income.

We may collect private Information about you from information we receive from consumer reporting agencies, credit references, employers, insurance companies and insurance agencies, such as your credit history, and creditworthiness, and information that we obtain to verify employment history or that insurance coverage is enforce.

Private Information Disclosure

We may disclose all Private Information about you to companies that perform marketing services for us or to other financial institutions with which we have joint marketing agreements; and

Initial to Opt-out _____

We may also disclose Private Information about you with affiliates and non-affiliated third parties, such as; (1) financial service providers, including mortgage banker, credit card issuers, insurance companies, and insurance agents; (2) non-financial service provider, including manufacturers, motor vehicle dealers, motor vehicle retailers, direct marketers, telecommunication companies, airlines, and publishers; and (3) others, such as educational institutions.

Initial to Opt-out _____

We may also disclose Private Information about you with ono-affiliated third parties as permitted by law.

Initial to Opt-out _____

If you want to permit us to share your Private Information you do not need to check anything. Consider that when you opt out, your name may be excluded from mailings or other communication that may be of interest to you such as special promotions, special programs, special events, and/or direct marketing programs.

Opt Out Rights

If you do not want us to disclose your Private Information with affiliates and ono-affiliated third parties you may opt out of the information sharing. This is, you may direct us not to share information (other than permitted by law) by checking the appropriate space above. If you share an account with another person, either of you may opt out for both of you. If you decide to opt back in, you must write to us at **Royal Trust, Inc., 7013 Baltimore National Pike, Frederick, MD 21702.**

Privacy Information Protection

We restrict access to your Private Information to our employees and third parties who need to know that information in order to service your account. Additionally, we maintain physical, electronic, and procedural safeguards to protect your Private Information in a manner consistent with industry standards for similar companies. We will review our safeguards from time to time, and strive to maintain them in a manner consistent with federal regulations, if any, that may be in effect from time to time.

By signing below, you acknowledge receipt of this Privacy Notice.

Signature

Date

Signature

Date

Print Name

Print Name