

FACTS	WHAT DOES ACCESS NATIONAL BANK 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: <ul style="list-style-type: none"> • Social Security number • Income • Account balances and payment history • Credit history and credit scores 	
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 Access National Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Access National 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 non-affiliates to market to you	NO	WE DON'T SHARE
To limit our sharing	<ul style="list-style-type: none"> • Call 703-777-6327 or • Visit us online: www.AccessNationalBank.com/Contact <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 703-777-6327 or go to www.AccessNationalBank.com/Contact	

What we do	
How does Access National 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 Access National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills • Apply for a loan • Use your Debit Card <p>We also collect your personal information from others, such as credit bureaus and affiliates.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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
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 nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> • Access National Mortgage – a division of Access National Bank • Access Insurance Group, LLC – a wholly owned subsidiary of Access Capital Management (ACM) which is a wholly owned subsidiary of Access National Bank • Capital Fiduciary Advisors, LLC – a wholly owned subsidiary of Access Capital Management (ACM) which is a wholly owned subsidiary of Access National Bank • Middleburg Bank – a division of Access National Bank • Middleburg Investment Group (MIG) – a wholly-owned subsidiary of Access National Corporation (ANC) • Middleburg Investment Services – a wholly owned subsidiary of Access Capital Management (ACM) which is a wholly owned subsidiary of Access National Bank • Middleburg Trust Company – a wholly-owned subsidiary of MIG
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include service providers, data processors, and advertisers.
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 a credit card company.