

Privacy Notice

Protecting your privacy is a top priority for us. This privacy notice applies to the 1st Mariner family of companies and will help you understand what personal information we collect about you, how we protect such information, what information we currently share with our affiliates (members of our corporate family) and with nonaffiliated third parties (persons or entities outside of our corporate family), and how you may limit our future sharing of personal information about you with others.

Who is Covered

This Privacy Notice applies to "consumers" with whom we have limited transactions, such as a loan applicant whether or not credit is extended, or an individual that gives us non-public personal information when seeking financial advice. This Privacy Notice also applies to our current and former "customers." Customers are individuals with whom we have an ongoing relationship such as maintaining a deposit account, renting a safe deposit box, or obtaining a loan from us.

We, the 1st Mariner family of companies, are a network of financial services companies owned by First Mariner Bancorp. This includes 1st Mariner Bank, FM Appraisals, and Correspondent Business Credit.

(1)

Information We Gather

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

- Your transactions and experience with us or with our affiliates. This information may include account balances and transactional history.
- Applications and forms whether in writing, by telephone, or electronically. This information may include your name, address, employment, income, and credit references.
- Consumer reporting agencies. This information may include your credit history and creditworthiness.

How We Share Information

Affiliates. We may share information about you with all of our current affiliates, and any future affiliates we may form. Federal law permits us to share experiential and transactional information that we have about you with our affiliates, such as the fact that you have engaged in a particular transaction with us, or your deposit and payment history. We may also share with our affiliates "other" information such as that received on loan applications and from consumer reporting agencies. By sharing such information we may better understand your financial needs, thereby permitting our affiliates to send you notification of new products and special promotions that may be of interest to you. However, you may opt out of the disclosure to our affiliates of "other" information such as application and consumer reporting agency information.

Nonaffiliated third parties as permitted by law.

We share transactional, experiential, application, and consumer reporting agency information with nonaffiliated companies as permitted by law. We are permitted by law to disclose information to regulatory authorities and law enforcement officials as required, to protect against fraud, to report account activity to credit bureaus,

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to service providers under contract with us to service your accounts, to facilitate an agreed upon transaction and to market our own products to you.

Nonaffiliated third parties subject to joint marketing agreement.

We may share information about you with other, nonaffiliated, financial service providers such as credit card companies and insurance companies that we select and contract with to jointly market financial products and services to you. We may obtain such information from our transactions and experiences with you, from applications, and from consumer reporting agencies, but we will only share such information as is necessary to offer these services to you. We are very selective in choosing these providers, and they will not be allowed to use the information for any other purpose other than to provide the specific products or services selected and they are legally obligated to abide by our privacy policies.

Nonaffiliated third parties generally. We may share information about you with nonaffiliated companies that we believe offer goods and services that may be of interest to you, including other financial service providers such as investment advisors and insurance companies, and nonfinancial companies such as retailers of consumer goods. Such information includes our transactions and experiences with you, and information from applications and consumer reports. You may, however, opt out of our sharing of such information about you with nonaffiliated third parties.

Protecting Your Information

We take our responsibility to protect the privacy of your information seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to secure your information. We limit access to your personal information within our affiliated companies to those employees that need such access to do their work and service your accounts.

(3) (continued on back)

Your Choices

We have explained the types of information we gather about you and how we may use it by law. We have also explained that you have a choice to opt out of certain other disclosures or limit the use of information we share with our affiliates.

Affiliates. You may opt out of our disclosure to affiliates of information such as employment, income, and credit history we receive from applications and consumer reporting agencies.

Nonaffiliated third parties generally. You may opt out of our disclosure of information to nonaffiliated companies, other than those with whom we have a joint marketing agreement, or with whom we share information as otherwise permitted by law. Such information includes our transactions and experiences with you, and information from applications and consumer reporting agencies.

Opting out

If you have a joint account, an opt out by one owner will affect all owners of such account. You do not need to contact us if you have decided not to opt out. Your opt-out choices remain in effect unless you change them.

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To opt out of our disclosure of non-public information as described above, please check the appropriate box below, detach this form, and return it to us at the following address:

1st Mariner Bancorp
P.O. Box 9944
Baltimore, Maryland 21224

Please do not share my non-public information with your affiliates, other than transactions and experience and as permitted by law.

Please do not share my non-public information with nonaffiliated companies (other than those with whom you have a joint marketing agreement to provide special products and services, or as otherwise permitted by law).

Signature

Name

Social Security Number

Street Address

City, State, Zip code

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410-558-4200 or 1-888-561-2265

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