			Rev. 05/2012
FACTS	WHAT DOES PEOPLES TRUS DO WITH YOUR PERSONAL		
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 Payment history Income and Credit history Account transactions and Account balances When you are <i>no longer</i> 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 Peoples Trust Company chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Peoples Trust Company 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 nonaffiliates to market to you	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
information about your transactions and experiences	No	We don't share

Questions?

Call 800-479-2196 or go to www.ptcvt.com

Who we are	Peoples Trust Company
Who is providing this notice?	Peoples Trust Company
What we do	
How does Peoples Trust Company 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 educate our employees about the importance of maintaining the confidentiality of customer information and limit access.
How does Peoples Trust Company	We collect your personal information, for example, when you
collect my personal information?	 Deposit money or Open an account Pay your bills or Apply for a loan Show your government issued ID
	We also collect your personal information form 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
	 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. Peoples Trust Company has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	 Nonaffiliates we share with can include: mortgage companies, insurance companies, direct marketing companies, electronic services and non profit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	 Our joint marketing partners may include: loan and deposit bankin services, asset and brokerage mgmt services and insurance.

Other important information

As Required by Vermont Law:

We obtain your consent before accessing your credit report and use it only for the purpose for which you have consented to or as permitted or required by law.

We do not share your health or medical information except to process transactions and to provide services that you have initiated or the disclosure is otherwise permitted or required by law.