

FACTS

WHAT DOES FAIRFIELD COUNTY 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:

- Social Security number and transaction history
- account balances and payment history
- credit history and credit scores

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 **Fairfield County Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fairfield County 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 Fairfield County Bank 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call **1-877-431-7431**
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information [30] days from the date you receive this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **1-877-431-7431** or go to www.FairfieldCountyBank.com



Mail-in Form

Mark if you want to limit:

- Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
[Account #]	

Mail to:
 Fairfield County Bank
 P.O. Box 2050
 Ridgefield, CT
 06877-0950

Who we are	
Who is providing this notice?	Fairfield County Bank
What we do	
How does Fairfield County Bank protect my personal information?	<p>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.</p> <p>Protecting customer information is a significant responsibility for us. Access to customer information is limited to those persons who need to know that information. All employees have a copy of this policy and are trained annually regarding the safeguarding of customer information.</p>
How does Fairfield County 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 apply for a loan ■ pay your bills or deposit money ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a "Fairfield County" or "Ridgefield Bank" name that are under common control with us; financial companies such as Ridgefield Bank Mortgage Corporation, a mortgage banking company; nonfinancial companies such as Fairfield County Bank Insurance Services, an insurance agency; and others.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, credit card companies, companies providing servicing, processing, accounting, or similar type functions, companies originating loan applications, marketing companies, securities brokers, and other financial institutions.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include banks, financial companies, securities brokers, and merchant servicers.</i>
Other important Information	
Fairfield County Bank follows the same privacy policies and practices for former customers as are described in this notice.	