

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 **203.431.7431**
- 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 **203.431.7431** or go to **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 | | Mail to: Fairfield County Bank P.O. Box 2050 Ridgefield, CT 06877-0950 |
| Address | | |
| City, State, Zip | | |
| [Account #] | | |

| 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 | |
| <p>Biometric information collected by the Bank is under equal protection as any other non-public personal information we may collect.</p> <p>Fairfield County Bank follows the same privacy policies and practices for former customers as described in this notice.</p> | |