

FACTS

WHAT DOES SOLVAY 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?	<p><u>Types of Information the Bank Collects</u></p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit History and transaction history
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 Solvay Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Solvay 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	No	We do not share
For our affiliate's everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliate's everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliate to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 315-468-1661 ■ Visit us online: www.solvaybank.com or ■ Mail the form below <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 will not share your information as described in this notice.</p>
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Questions?	Call 315-468-1661 or go to www.solvaybank.com
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Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliate for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliate to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. 	
<input type="checkbox"/> Apply my choices only to me	Name	
	Address	
	City, State, Zip	
	[Account #]	
	Mail to: Solvay Bank 1537 Milton Ave. Solvay, NY 13209 Attn: Compliance Dept.	

What we do

How does Solvay 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 Solvay Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or pay your bills ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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
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 other wise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Solvay Bank Insurance Agency, Inc., is an affiliate of Solvay Bank that offers insurance products and services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Solvay Bank does not share information with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Solvay Bank does not jointly market</i>