

FARMINGTON SAVINGS BANK PRIVACY POLICY

For more than 150 years, Farmington Savings Bank has been committed to providing quality products and services and protecting the privacy and confidentiality of our customer information. Safeguarding that information is a responsibility we take seriously.

We have established safeguards, which are monitored and updated on a continued basis, to ensure that information provided by consumers and our customers is kept private and confidential.

When we do use information, it is to help serve you better. The information you provide, helps us to identify affordable products and services that might serve you better.

The following privacy policy and disclosure outlines our practices, pertaining to the collection, use and sharing of personally identifiable financial information, ("Non-Public Personal Information") for consumers, those consumers who become our customers, and our former customers. It also explains the steps we take to protect the security and confidentiality of your information.

COLLECTION AND USE OF CUSTOMER INFORMATION

At Farmington Savings Bank, we collect, retain and use information about you for the purpose of serving your financial needs and administering our account relationships.

We collect nonpublic personal information about you from the following sources;

- Information we receive from you on applications or other forms like surveys and questionnaires (for example, loan applications, deposit account applications and requests for information about accounts or products and services);
- Information about your transactions with us , our affiliates or others;
- Information we collect through "Cookies," (information collection devices from web a server), and;
- Information we receive from credit reporting agencies

We use personal information in ways that are compatible with the purposes for which we originally requested it. For example, we use the information you give us to process your requests and transactions, to provide you with additional information about products and services or to evaluate your financial needs. We collect and use personal information to administer our business and deliver quality service to you. This may include advising you about products or services, those of our affiliates, those of our business partners and other opportunities that we believe may interest you.

INFORMATION SHARING WITHIN FARMINGTON SAVINGS BANK AND BANK AFFILIATES

We may share personal identifiable information about you with our affiliate, Farmington Savings Loan Servicing, Inc. Farmington Savings Bank and its affiliate may share with each other all of the categories of information we gather about you, including identification information, credit reports, application information, your transaction and experiences with us, and information from third parties.

YOUR CHOICES CONCERNING SHARING OF INFORMATION WITHIN FARMINGTON SAVINGS BANK

Responsible use of information benefits our customers both by protecting you and enabling us to provide more relevant and customized products and services to meet your financial needs. At Farmington Savings Bank, we share customer transaction and experience information and application information with our affiliate through a central information system.

We are permitted to share other customer information with our affiliate. This can help us improve the type and selection of products and services we provide.

You may prohibit the sharing of application and third party credit related information between Farmington Savings bank and our affiliate, Farmington Savings Loan Servicing, Inc. Simply return the attached "Privacy Policy Opt-Out" form or mail a signed written request with your name, address and account number to the following address:

**Farmington Savings Bank
P. O. Box 193
Farmington, CT 06034 - 0193**

Even if you are no longer a Farmington Savings Bank customer, we will adhere to the privacy policies and practices as described in this notice and to any "Opt-Out" instructions we receive.

INFORMATION SHARING OUTSIDE OF FARMINGTON SAVINGS BANK

From time to time, we may use outside companies to perform services for us, to assist us in marketing our own products and services or products and services we market jointly with other financial institutions, and to perform market research. We may disclose all of the information we collect, as described earlier, to these selected companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

You should be aware that there may be occasions where we are legally required to disclose information about you, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or Federal Regulator.

We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law.

SAFEGUARDING OF CONSUMER AND CUSTOMER INFORMATION

We have established and continually maintain security standards and procedures for safeguarding customer information, and to help us protect you from unauthorized access to confidential nonpublic personal information that Farmington Savings Bank maintains about you, including through the internet.

We maintain physical, electronic and procedure safeguards that comply with Federal regulations, to safeguard your nonpublic personal information. In addition, Farmington Savings Bank also restricts access to your personal and account information to those

employees who need to know that information to provide products and services to you or to complete your transaction or request. That is to say that access is provided on a “need to know” basis only.

ACCURACY AND RIGHT TO CORRECT YOUR ACCOUNT INFORMATION

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies that may exist.

INFORMATION REPORTED TO CONSUMER REPORTING AGENCIES

Under the Fair and Accurate Credit Transactions Act, (FACTA), you have the right to notify us if you believe we have reported inaccurate information about your account to any consumer reporting agency. Such notices should be sent in writing and include your complete name, current address, social security number, type of account, specific item of dispute and the reason why you believe the information reported is in error.

Send your notice to:

Farmington Savings Bank
P.O. Box 193
Farmington, CT. 06034 – 0193
Attn: Loan Servicing

Privacy Protection Notice

As an organization that collects Social Security numbers in the regular and ordinary course of business, Farmington Savings Bank is committed to protecting the confidentiality of Social Security numbers and other information capable of being associated with a particular individual (“personal information”).

To meet this commitment, the Bank has implemented physical, electronic, and procedural safeguards to prevent unlawful disclosure of personal information and to limit access to such information to those employees and third parties who need to know that information to serve customers, evaluate applications for loans or employment, administer employee benefits, or engage the services of vendors.

This Policy applies to personal information obtained by the Bank in connection with customers, employees, vendors, and applicants for loans or employment. It does not apply to personal information that is lawfully made available to the general public from federal, state, or local government records or widely distributed media.

IDENTITY THEFT AND PROTECTING YOUR IDENTITY

Identity theft is a growing crime in our country. Each day, thousands of people become victims of identity theft. Identity theft occurs when someone steals your personal information and uses it to establish credit, charge items or borrow money using your name and identity.

In order to combat identity theft and protect your identity, you should;

- Tear up unused credit offers and other documents containing personal information before you discard them
- Guard your social security number
- Do not release information to people you don't know, especially over the phone or internet
- Review your bank statements for accuracy
- If you are denied credit for no apparent reason, obtain a copy of your credit report

WHAT TO DO IF YOU BECOME A VICTIM OF IDENTITY THEFT

- Contact your bank and all others with whom you have a financial relationship
- File a police report if you have had a loss
- Report the fraud to the major credit bureaus;

Equifax (800) 525-6285

Experian (888) 397-3742

Trans Union (800) 680-7289

For additional help, call the Federal Trade Commission at:
(877) ID-THEFT

Or visit their website at:

<http://www.consumer.gov/idtheft/>

Privacy Policy Opt Out

Please complete and sign this form if you wish to "Opt-Out" of our information sharing with Farmington Savings Loan Servicing, Inc., in accordance with our Privacy Policy.

If you have previously completed this form there is no need to complete it again.

Name

Address

City, State and Zip

Account Number(s)

Signature

Privacy Policy Opt In

If you previously completed this form and have changed your mind, and would like to allow Farmington Savings Bank to share information with our affiliate, please complete and sign below.

Name

Address

City, State and Zip

Account Number(s)

Signature