

FACTS

WHAT DOES ADIRONDACK BANK DO WITH YOUR PERSONAL INFORMATION?

Whv?

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 Income
- 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 Adirondack Bank chooses to share; and whether you can limit this sharing.

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

To limit our sharing

Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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?

Go to www.adirondackbank.com

Mark any/all you want to limit: Do not share information about my creditworthiness with your affiliates for their everyday business purposes. Do not allow your affiliates to use my personal information to market to me. Name (print) Address Mail to: Adirondack Bank Attn: Client Svcs 185 Genesee St. Utica, NY 13501

What we do		
How does Adirondack 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.	
	We train our employees in the proper handling of personal information. We require companies that help provide our services to you to protect confidentiality of personal information they receive.	
How does Adirondack Bank collect my	We collect your personal information, for example, when you	
personal information?	Open an accountApply for a loanUse your debit card	
	We also collect your personal information from others such as credit bureaus, affiliates or other companies. Federal law gives you the right to limit only	
Why can't I limit all sharing?	 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.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include the following entities:	
	 Adirondack Financial Services 	
	 Adirondack Insurance Services 	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	 Adirondack Bank does not share with nonaffiliates so that they can market to you. 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	 Our joint marketing partners include banks, credit card companies and other financial institution programs 	