

Online Banking

Username:

Login

Enroll

Consumer Education

Security Alerts

Debit Card Info

Scams & Frauds

Identity Theft

Online Safety Tips

▶ Privacy Notice

FDIC

Calculators

Loan Assistance



Report a lost or stolen debit card



Privacy Notice

Rev November 2013

FACTS	WHAT DOES ELMIRA SAVINGS 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: <ul style="list-style-type: none"> ■ Social Security number and information we receive from you on applications & other forms. ■ Information about your transactions with us. ■ Information we receive from a consumer reporting agency. When you are <i>no longer</i> 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 Elmira Savings Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Elmira Savings 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 Don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	No
For our non-affiliates to market to you	No	We Don't Share

Questions?

Call (607) 734-3374 or go to www.elmirasavingsbank.com

What we do

How does Elmira Savings Bank

To protect your personal information from ..

protect my personal information?	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 Elmira Savings Bank collect my personal information?	<ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your debit card
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 non-affiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include ESB Advisory Services and ESB Realty Corporation.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Elmira Savings Bank does not share information with non-affiliates so they can market to you.</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>Elmira Savings Bank does not jointly market.</i>

Other important information

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