

Privacy and Opt-Out Notice for consumer account holders

B 201 | Rev. 9/2013

FACTS

WHAT DOES FARMINGTON 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 Income
- Account Number, Account Balances and Payment History
- Credit History and Credit Scores

How?

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Farmington Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmington 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	YES
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 non-affiliates to market to you	NO	N/A

To limit our sharing

- Call 860-676-4600 or 877-376-2265 toll-free or
- 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?

Call 860-676-4600 or 877-376-2265 toll-free or go to www.farmingtonbankct.com

Mail – in Form			
If you have a joint account, your choices will apply to everyone on your account.	Mark any / all you want to limit: (List Applicable Account Numbers On Reverse Side) □ Do not share information about my creditworthiness with your affiliates for their everyday business purposes, and do not allow your affiliates to use my personal information to market to me. □ Do not contact me to market your products and services to me.		
	Name: Address City, State, Zip Signature	X	Mail To: Farmington Bank One Farm Glen Boulevard Farmington, CT 06032 Attn: Customer Support

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What we do		
How does Farmington 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 Farmington Bank collect my personal information?	 We collect your personal information, for example, when you Open an account, deposit money or pay your bills Apply for a loan or give us income or investment information Use your credit or debit card Use our bill payment services to pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 	
Why can't I limit all sharing?	 Federal law gives you the right to limit only 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 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 choices 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 companies with a common corporate identity of Farmington Bank's name, such as our Mortgage Servicing Company. 	
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies:	
	Non-Affiliates we share with can include companies that provide services necessary to effect, administer, or enforce a transaction that you request or authorize; Credit bureaus; law enforcement officers, government agencies and courts; and marketing firms.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you:	
	 Our joint marketing partners include credit card and investment services companies. 	

Member FDIC

Applicable Account Numbers:					
List all the accounts this Opt-Out Notice	Account #	Account Type:	For Bank use Only		
applies to;					
Or					
Check the box					
below for all accounts:					