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Rev. 08/2013

FACTS	WHAT DOES 1ST NATIONAL BANK OF SCOTIA 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>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and income Account balances and payment history Credit history and employment information
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 1st National Bank of Scotia chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st National Bank of Scotia share?	Can you limit this sharing?
<p>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</p>	YES	NO
<p>For our marketing purposes To offer our products and services to you</p>	YES	NO
<p>For joint marketing with other financial companies</p>	NO	WE DON'T SHARE
<p>For our affiliates' everyday business purposes Information about your transactions and experiences</p>	YES	NO
<p>For our affiliates' everyday business purposes Information about your creditworthiness</p>	NO	WE DON'T SHARE
<p>For our affiliates to market to you</p>	YES	YES
<p>For non-affiliates to market to you</p>	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (518) 370-7200 or go to firstscotia.com

Mail-in Form		
<p>(If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
Name		<p>Mail to: 1st National Bank of Scotia 201 Mohawk Ave. Scotia, NY 12302</p>
Address		
City, State, Zip		
Account (#s)		

What we do	
<p>How does 1st National Bank of Scotia protect my personal information?</p>	<p>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.</p> <p>We also restrict access to personal information about you to those employees who need to know that information to provide products and services to you.</p>
<p>How does 1st National Bank of Scotia collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

<p>Why can't I limit all sharing?</p>	<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 to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account - unless you tell us otherwise.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include our bank holding company, Glenville Bank Holding Co., Inc. and insurance company, Scotia Insurance Agency, Inc. d/b/a FNB Financial Services, Scautub Agency, LLC
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • 1st National Bank of Scotia does not share with non-affiliates so they can market to you
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • 1st National Bank of Scotia doesn't jointly market

[Download a copy of the First National Bank of Scotia Privacy Policy](#)

