

FACTS
**WHAT DOES GENERATIONS 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 balances and payment history
- Credit history and assets

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 Generations Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Generations 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 do not share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call (315) 568-5855 or go to www.mygenbank.com

What we do

How does Generations Bank protect my personal information?	<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 utilize appropriate testing and audited procedures to protect customer information.</p>
How does Generations Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or pay your bills • apply for a loan or use your ATM or debit card • make deposits or withdrawals from your account <p>We also collect your personal information from credit reporting agencies.</p>
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 to you

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>Generations Bank does not share with our affiliates</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Generations Bank does not share with non-affiliates so they can market to you</i>
Joint Marketing	<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"> • <i>Generations Bank does not jointly market</i>

OUR RETAIL LOCATIONS		PHONE NUMBERS
19 Cayuga Street	Seneca Falls	(315) 568-5855
59 Washington Street	Waterloo	(315) 539-9216
1865 North Road	Waterloo	(315) 856-8400
342 Hamilton Street	Geneva	(315) 789-8100
89 Main Street	Phelps	(315) 548-7333
297 Grant Avenue	Auburn	(315) 255-0147
10 Osborne Street	Auburn	(315) 252-0495
152 Cayuga Street	Union Springs	(315) 889-5102
621 North Seward Avenue	Auburn	(315) 567-0150