

# Privacy Policy

Revised January 2012

## FACTS WHAT DOES PASSUMPSIC 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:

- Social Security number and account balances
- Transaction history and payment history
- Credit history and overdraft history

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

Reasons we can share your personal information	Does Passumpsic Savings Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 1-800-370-3196 or go to [www.passumpsicbank.com](http://www.passumpsicbank.com)

## What We Do

**How does Passumpsic Savings 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 educate our employees about the importance of maintaining the confidentiality of customer information.

**How does Passumpsic Savings Bank collect my personal information?** We collect your personal information, for example, when you

- open an account or give us your contact information
- make deposits or withdrawals from your account
- apply for a loan or seek advice about your investments

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include our parent company, Passumpsic Bancorp, a mutual holding company and our mortgage company subsidiary, Northeast Home Loan, LLC.

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

**Nonaffiliates**

- Passumpsic Savings Bank does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Joint  
Marketing**

- Our joint marketing partners may include: insurance, securities brokerage, credit cards, leasing, mortgage banking, tax preparation, fiduciary services, estate and financial planning, and investment management and advisory services companies.

[Online Security](#)

[Privacy Policy](#)

[Customer Protection](#)



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To report a lost or stolen ATM/Debit Card, call (800) 370-3196 during regular business hours, or (800) 528-2273 nights, weekends, or holidays.

[PERSONAL BANKING](#) | [BUSINESS BANKING](#) | [INVESTMENTS](#) | [CURRENT RATES](#) | [PRIVACY POLICY](#) | [SECURITY](#) | [SITEMAP](#)

**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS**

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.