

FACTS

WHAT DOES PATHFINDER 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 transaction 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 Pathfinder Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pathfinder 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **315-343-0057** or **800-811-5620**—our personnel will assist you with your choice(s)
or
- Mail us 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 315-343-0057 or visit www.pathfinderbank.com

What we do	
How does Pathfinder 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 Pathfinder 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 deposit money ■ Apply for a loan ■ When you show your government-issued ID or driver's license ■ We also collect information from others, such as credit bureaus or other companies.
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your accounts – unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Pathfinder Bank does not share with our affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nonaffiliates we share with include Pathfinder Investment Services
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"> ■ Pathfinder Bank doesn't jointly market

Mail-in Form

<p>Leave Blank OR If you have a joint account, your choice will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark the item below to limit sharing:</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>		<p>Mail to: Pathfinder Bank 214 W 1st St Oswego, NY 13126 ATTN:Operations</p>
	Name		
	Address		
	City, State, Zip		
	Account #		