

Online Banking

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Putnam Bank Privacy Notice

FACTS	WHAT DOES PUTNAM BANK, PSB HOLDINGS, INC., AND PUTNAM BANK MORTGAGE SERVICING COMPANY 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: <ul style="list-style-type: none"> ▶ Social Security number, assets and income ▶ Account balances and payment history ▶ Credit history and credit scores
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 Putnam Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Putnam 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	Yes	Yes
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	No	No
For our non-affiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> ▶ Use our secure electronic form or ▶ Print and mail the form <p>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 any time to limit our sharing.</p>
Questions	Call 800-377-4424 or go to https://www.putnambank.com
Who we are	
Who is providing this notice?	Putnam Bank, 40 Main Street, PO Box 151, Putnam, CT

Who is providing this notice?	Putnam Bank, 40 Main Street, P.O. Box 101, Putnam, CT 06260
What we do	
How does Putnam 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 Putnam Bank collect my personal information?	We collect your personal information, for example, when you - <ul style="list-style-type: none"> ▶ Open an account, make deposits or withdrawal from your account; ▶ Show your government-issued ID or driver's license; ▶ Pay your bills on-line, apply for a loan or use your debit card 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 - <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
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▶ <i>Our affiliate, as related by common ownership and control, includes Putnam Bank (PB) Mortgage Servicing Company, a wholly owned subsidiary of the PSB Holdings, Inc. Our affiliate is located at 50 Canal Street, Putnam, CT 06260 and is staffed with the same (dual) employees as the Putnam Bank. These (dual) employees provide consumer loan services to Putnam Bank customers.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▶ <i>Putnam Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▶ <i>Our joint marketing partners include 1) The Independent Bankers Bank (TIB) Card Services. Through TIB, Putnam Bank is able to provide our customers with credit card options. 2) East Commerce Solutions, Inc. East Commerce Solutions, Inc. provides Merchant Credit Card processing services to business and commercial customers.</i>

Member FDIC/Equal Housing Lender

40 Main St
Putnam, CT 06260

Toll Free 800-377-4424
Telephone Banking 877-928-6501

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