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# Rockville Bank Privacy Notice

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Rev. 12/13

FACTS	WHAT DOES ROCKVILLE 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: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>
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 Rockville Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rockville 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	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We do not share

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To limit our sharing	<ul style="list-style-type: none"> <li>• CallToll Free 800-871-1859 (In State) / 800-476-4446 (Out of State) - our menu will prompt you through your choice(s) <b>OR</b></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></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>
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Questions	Call 860-291-3600 or go to <a href="http://www.rockvillebank.com">www.rockvillebank.com</a>
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What we do	
<b>How does Rockville Bank protect my personal information?</b>	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.
<b>How does Rockville Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as:</p> <ul style="list-style-type: none"> <li>• <i>Rockville Financial, Inc.</i></li> <li>• <i>SBR Mortgage Company</i></li> <li>• <i>SBR Investment Corp., Inc.</i></li> <li>• <i>Rockville Financial Services, Inc.</i></li> <li>• <i>Rockville Bank Residential Properties, Inc.</i></li> <li>• <i>Rockville Bank Commercial Properties, Inc.</i></li> </ul>

	<ul style="list-style-type: none"> <li>• <i>Rockville Bank Investment Sub, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Rockville Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include securities broker-dealers companies.</i></li> </ul>

## Online Privacy Policy

### Our Commitment To You

We want you to know that your relationship with us is treated with the confidentiality that you expect and deserve. Trust, privacy and confidentiality are the guiding principles upon which Rockville's relationship with you is built. Because we are committed to servicing the needs of our customers, we will take all reasonable steps to protect the privacy of your relationship with us.

### Protecting Customer Information

Access to your personal information is limited to those Rockville Bank team members who need to know the information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your non-public information.

### Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask you to send a copy of your driver's license or other identifying documents.

### Information We Collect

We collect non-public, personal information about you to help serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. These types of non-public, personal information may include:

- Information we received from you on loan or insurance applications or other forms.
- Information about your transactions with Rockville Bank, our affiliates or others.
- reports and demographic information.

We collect only the information necessary to deliver quality products and services to our customers.

### Information We Share

We are permitted by law to share information we have about our experiences or transactions with you or your account with our affiliates. This includes account balances and your payment history with us, as well as information we may collect, like credit report, asset and income data. We are also permitted by law to share non-public information about you with outside companies or non-affiliated, third parties, like check printers, who participate with us in supplying products and services to customers.

We may also share information about you with a medical care institution or medical professional in order to verify coverage of benefits, inform you of a medical problem of which you may not be aware, or conduct an audit that would enable us to verify treatment.

These non-affiliated, third-party companies are not permitted to use our customer information for any purposes other than the services intended. We will share your information with these companies only if they agree to treat it confidentially.

We are permitted or required by law to share your information with credit bureaus and government entities in responding to subpoenas and other legal processes. We also share your information with whomever you request.

We may share information we have about you within the Rockville Bank affiliates company in order to provide you with complete financial solutions. Under the law, Rockville Bank is permitted to share identification information within the Rockville Bank, as well as information related to the transactions and experiences we have with our customers. Rockville Bank and its affiliates engage in many businesses, for example, banking, mortgage lending, brokerage and investment services, trust administration, asset management and insurance. Sharing information among these businesses increases your access to our products and services, allows us to match our products and services to your specific needs and simplifies transaction flows.

We may also disclose information we have about you to companies with whom we have joint marketing agreements or who provide marketing services on our behalf. For example, we share information about you with an insurance underwriting firm in order that you may receive information concerning various insurance products. We may share information about you with another financial institution, such as a mortgage lending company, in order to jointly offer financial services to you.

### **The types of information we may share are:**

- Information we receive from you on loan applications or other forms, such as name, address, social security number, assets and income.
- Information about transactions with Rockville Bank, our affiliates or others, such as account balances and payment history.

We do not sell, rent or otherwise provide customer information to non-affiliated companies so they can market non-financial services to you.

Rockville Bank may make a decision to sell a particular line of business (for example, mortgage servicing rights). Usually, an integral part of that business is its customer database. Rockville Bank reserves the right, in circumstances such as these, to transfer ownership of such customer databases to the purchaser.

We do not share any non-public, personal information about our customers or former customers with anyone, except as permitted by law.

If you terminate your relationship with us, we will adhere to the information policies and practices described in this policy, as well as your opt-out election, with regard to information we have collected on you.

If you do not wish us to share your information among Rockville Bank-affiliates company, non-affiliated third parties or joint marketers, other than those permitted by law, please call us at (860) 291-3600. If you have previously informed us of your preference, you do not need to do so again. If there are multiple owners on an account, product or service, any one of them may request on behalf of any or all of the fellow owners that their information is not to be shared or their names removed from our mailing lists.

### **Online Protection**

All of our Internet forms and pages with customer or other sensitive information are protected by data-encryption technology. Encryption is a procedure for turning plain text or other information into an unrecognizable pattern of data requiring a unique key to open or "decode" the formula. The unbroken key or closed lock on your screen indicates that the connection is secure.

Although we provide data encryption and other types of protection to maintain the security of our customers' information, there are certain security, corruption, transmission error and access-availability risks associated with using open networks such as the Internet.

### **How We Handle E-Mail**

Our website does not require you to disclose any personal identifying information. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge, however, that when you communicate with us via e-mail, we will use that information only to respond to the inquiry, provide accurate information to any questions, and in certain instances, assist in the resetting of passwords. Your e-mail address will not be sold, nor will it be shared with others outside of Rockville Bank unless we are compelled to do so by law.

We want to be very clear: we will not obtain personally identifying information about you when you visit our site, unless you choose to provide such information to us.

### **About "Cookies"**

To provide better service and a more effective website, we use "cookies" as part of our interaction with your browser. A "cookie" is a

small, text file placed on your hard drive by our webpage server. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address.

Cookies are commonly used on websites and do not harm your system. By configuring your preference or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our website and for a number of administration purposes. Third-party sites may also use cookies.

## **No Data "Capture" With Planning Tools**

There are planning tools throughout the site to help you make the financial decisions that are right for you in the privacy of your home. We encourage you to try all of your "what-if" scenarios as often as you like. Examples include the home loan, auto loan and mortgage payment calculators and the IRA eligibility guides.

When you use various planning tools on our website, the calculation run on your computer or our server will not include the capture of your personal information.

## **Accuracy of Information**

If you believe we have reported inaccurate information about your account to any consumer reporting agency or would like to review the information about you contained in our files, please let us know in writing. Be sure to include your complete name, current address, social security number, telephone number, account number, type of account, specific item of dispute and the reason you believe the information is wrong. Please notify us and we will make the necessary corrections promptly. Send your notice to: Operations Department, Rockville Bank, 1645 Ellington Road, South Windsor, CT 06074.

## **It's Your Choice**

Rockville Bank offers a wide array of financial products and services designed to meet your financial goals. We periodically review information regarding our customers' accounts and transactions to select the names, addresses (including e-mail addresses) and telephone numbers of customers to receive special offers of products or services that we believe will be of interest to our customers. We recognize, however, that you might have preferences about how we contact you to let you know about them. Additionally, you may prefer that we not share information with the non-affiliated, third-party companies we select to provide products and services that we do not. If you do not want us to share your information for any of these purposes or communicate offers to you, call us at (860) 291-3600. If you have previously informed us of your preference, you do not need to do so again. If there are multiple owners on an account, product or policy, any one of them may request on behalf of any or all of the fellow owners that their information is not to be shared or their names removed from our mailing lists.

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