

**SAVINGS BANK OF DANBURY
CASH RESERVE APPLICATION**

If this is an application for joint credit, Borrower & Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

Date of Application: _____

Cash Reserve Requested: _____
(Minimum Line \$1000/Maximum Line \$5000)

Checking Account Number: _____

Borrower: _____

Co Borrower: _____

Address: _____

Home Phone: _____

Social Security No.: _____

Employer: _____

Address: _____

Position: _____

Length of Employment: _____

Annual Salary: _____

Mortgage/Rent Payment: _____

Taxes & Insurance: _____

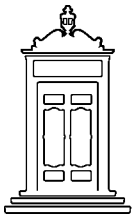
SIGNATURES: I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Borrower

Co Borrower

Date of Application

Date of Application



Savings Bank of Danbury

Rev. April 2013

FACTS

WHAT DOES SAVINGS BANK OF DANBURY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">● Social Security number● Income● Account balances● Payment history● Credit history● 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 Savings Bank of Danbury chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Savings Bank of Danbury 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	No	We don't share
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none">● Call Toll-free 800-244-6899 Loan Servicing Department (Monday through Friday 8:30 a.m. to 4:45 p.m.) <p>Please note:</p> <p>If you are a <i>new</i> mortgage customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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 toll-free 800-244-6899 Loan Servicing Department (Monday through Friday 8:30 a.m. to 4:45 p.m.)
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Who We Are	
Who is providing this notice?	Savings Bank of Danbury means Savings Bank of Danbury and Stamford Mortgage Company, LLC.
What We Do	
How does Savings Bank of Danbury 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Savings Bank of Danbury collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Pay your bills ● Apply for a loan ● Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 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 account.
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>Our affiliates include:</i> <ul style="list-style-type: none"> ● <i>Financial companies such as: SBD Mortgage Corporation and Stamford Mortgage Company, LLC.</i>
Nonaffiliates	<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>Savings Bank of Danbury does not share with nonaffiliates so they can market to you.</i>
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"> ● <i>Our joint marketing partners include Infinex Financial Group.</i>

SAVINGS BANK OF DANBURY
35 West Street
Danbury, CT 06810
Telephone (203) 830-4390
Facsimile (203) 830-4394

PATRIOT ACT DISCLOSURE

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 to see your driver's license or other identifying documents.

Borrower

Date

Borrower

Date

* * * * *

POLITICALLY EXPOSED PERSONS

Senior Political Figures (also known as PEP's – Politically Exposed Persons) – A “**senior political figure**” is a senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, or a senior executive of a foreign government – owned corporation. In addition, a “senior political figure” includes any corporation, business or other entity that has been formed by, or for the benefit of, a senior foreign political figure. The “**Immediate family**” of a senior political figure typically includes the figure's parents, siblings, spouse, children and in-laws. A “**close associate**” of a senior foreign political figure, includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure.

* * * * *

Are you related to, or a close associate of, a Senior Political Figure (also known as a Politically Exposed Person), as defined above?

(CIRCLE ONE) YES/NO

Signature

Date

Signature

Date