

FACTS

WHAT DOES SAVINGS INSTITUTE BANK & TRUST COMPANY AND SI MORTGAGE 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 financial 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
- Name and Address
- Account Balances, Payment History and Transaction or Loss History
- Overdraft History and Checking Account Information
- Credit History and Credit Scores

If you close your account, we may continue to share information according to our policies, which are outlined 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 Savings Institute Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Savings Institute Bank & Trust Company Share?	Can you limit this sharing?
For 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. Sharing this information is necessary so that we may conduct business with you.
For our marketing purposes - to offer our products and services to you	Yes	No. We have an existing relationship with you, and by law we have the right to offer you additional products and services.
For joint marketing with other financial institutions	Yes. We have written agreements with financial companies that prohibit them from sharing your information with others. We will not enter into an agreement if this stipulation is not met.	No. We have an existing relationship with you, and by law we have the right to partner with other financial companies to offer you joint products and services.
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No. Sharing this information is necessary so that we may conduct business with you.
For our affiliates' everyday business purposes - information about your creditworthiness	No	Information is not shared for this purpose.
For our affiliates to market to you	No	Information is not shared for this purpose.
For nonaffiliates to market to you	No	Information is not shared for this purpose.

Questions?

Call us locally at (860) 423-4581 or toll-free at (800) 423-0142 or visit www.savingsinstitute.com.

Who We Are	
Who is providing this notice?	Savings Institute Bank & Trust Company, SI Mortgage Company

What We Do	
How does Savings Institute Bank & Trust Company protect my financial 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, secured files and buildings.
How does Savings Institute Bank & Trust Company collect my financial information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • Open an Account or Apply for a Loan or Insurance • Pay your Bills or Use your Debit Card • Seek Advice about your Investments or Provide Account Information <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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Savings Institute name; financial companies such as SI Mortgage Company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Savings Institute Bank & Trust Company does not share your personal information so that nonaffiliates may market to you, unless a joint marketing agreement is in place with the nonaffiliate.
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"> • Our joint marketing partners include companies that offer products such as Investment and Insurance.