



**Online Banking**

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*"We understand true success comes from long term relationships with the local people and businesses we serve"*

- HOME
- Personal Banking
- Business Banking
- Mortgage Lending
- Insurance & Investments
- Financial Tools and Rates
- Locations and Hours
- Community Links
- Contact Us
- Identity Theft & Online Security
- Electronic Banking
- About Us
- Privacy Statement

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**FIND A SURCHARGE-FREE ATM!**  
 55,000 ATM LOCATIONS

**PRIVACY POLICY**

**Notice of Your Financial Privacy Rights**

Rev. 2/2013

<b>FACTS</b>	WHAT DOES SAWYER SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	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</li> <li>• Account balances</li> <li>• Transaction history</li> </ul>	<ul style="list-style-type: none"> <li>• Credit history</li> <li>• Credit scores</li> <li>• Mortgage rates and payments</li> </ul>
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
<b>How?</b>	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 Sawyer Savings Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Sawyer Savings 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call toll-free 1-888-772-1871 or go to sawyersavings.com	

What We Do			
<b>How does Sawyer Savings 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 computersafeguards and secured files and buildings. 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.		
<b>How does Sawyer Savings Bank collect my personal information?</b>	We collect your personal information, for example, when you:		
	<table border="1"> <tr> <td> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Give us your income information</li> <li>• Give us your employment history</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your government-issued ID</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Give us your income information</li> <li>• Give us your employment history</li> </ul>	<ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your government-issued ID</li> </ul>
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We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
<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 credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>		

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sawyer Savings Bank has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Sawyer Savings Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Sawyer Savings Bank doesn't jointly market.</i></li> </ul>

Privacy Model Disclosure  
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8/1/2010



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