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## Privacy and Security

### Privacy Statement

<b>FACTS</b>	<b>WHAT DOES SENECA FEDERAL DO WITH YOUR PERSONAL INFORMATION?</b>
<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 and income</li> <li>▸ account balances and payment history</li> <li>▸ credit history and credit scores</li> </ul>
<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 we choose to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Seneca Federal 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	No	We Don't Share
<b>For affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We Don't Share

<b>To limit our sharing</b>	<p>Mail the form below:</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we provided our sent this notice. When you are no longer our customer, we continue to share your information described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 315-638-0233
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<b>Mail-in Form</b>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p> <p>Name:</p> <p>Address:</p> <p>City, State, Zip:</p> <p>Mail To:</p> <p>Seneca Federal Savings and Loan Association</p> <p>ATTN: Compliance Officer</p> <p>PO Box 210</p> <p>Baldwinsville, NY 13027-0210</p>
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<b>Who we are</b>	
Who is providing this notice?	This notice is being provided by Seneca Federal Savings and Loan Association and its affiliate: Financial Quest Inc.
<b>What we do</b>	
How does Seneca Federal protect my personal information?	To protect information 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.We restrict employees access to customer information to only those who have a business reason to know such information and we educate our employees about the importance of confidentiality.
How does Seneca Federal collect my	We collect your personal information. for example, when you

personal information?	<ul style="list-style-type: none"> <li>▶ Apply for a loan or Open an account</li> <li>▶ Deposit money or Use your credit or debit card</li> <li>▶ Give us your contact information</li> </ul> <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"> <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 non-affiliates to market to you</li> </ul> <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 – unless you tell us otherwise
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▶ Seneca Federal does not share information with affiliates</li> </ul>
non-affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▶ Seneca Federal does not share information with non-affiliates</li> </ul>
Joint marketing	<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>▶ Seneca Federal does not have any joint marketing agreements with non-affiliated companies</li> </ul>
<b>Other Important Information</b>	
<p>You can help protect your privacy by using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the bank and asks for your account number or any other identifying or account-related information, you should beware. Seneca Federal does not ask bank customers for personal information via email or phone. Anyone who receives an email or phone call that claims to be from Seneca Federal and asks for account information should consider it to be a fraudulent attempt to obtain their personal account data and should not follow the instructions in the email or over the phone.</p>	

## Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

## Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

## Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

