



User ID:
Password:
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Oneida, NY (315) 363-2000
1 (800) 211-0564 (press 0)

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Helpful Information

- » [Site Map](#)
- » [Routing Number](#)
- » [Current Rates](#)
- » [Locations & Hours](#)
- » [ATM Locations](#)
- » [Financial Calculators](#)
- » [Solutions Center](#)
- » [Investor Relations](#)
- » [Useful Links](#)
- » [Victim Of Identity Theft?](#)

Additional Services

- » [Insurance Services](#)
- » [Benefit Consulting](#)
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To report a Lost or Stolen ATM or Check Card:

Call (315) 363-2000 during business hours,
or toll-free 1-800-528-2273 after hours.

[Home](#) > [Privacy](#)

Our Privacy Commitment

FACTS	WHAT DOES ONEIDA SAVINGS 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">• Social Security Number and payment history• Account balances and account history• Checking account information and overdraft history
How?	All financial companies need to share customers' personal information to run their everyday business. In the selection below, we list the reasons financial companies can share their customers' personal information; the reasons Oneida Savings chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oneida Savings 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none">• Call us at 315-363-2000 or 1-800-211-0264 (select "0") during business hours• Email us: solutions@oneidabank.com• Mail in this form (click to download) <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p>
Questions?	<ul style="list-style-type: none">• Call 315-363-2000 or 1-800-211-0264 (select "0") during business hours, or• Email us: solutions@oneidabank.com

What We Do

How Does Oneida Savings protect my personal 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 and secured files and buildings.
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If you don't see something you're looking for, or have any questions please feel free to call us.

Solutions Center
315-363-2000

Information	Safeguards and secured files and buildings.
How Does Oneida Savings collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or give us your contact information • Pay us by check <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 you • Sharing for non-affiliates 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—unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates are:</p> <ul style="list-style-type: none"> • State Bank of Chittenango • Bailey, Haskell & LaLonde • Benefit Consulting Group • Workplace Health Solutions
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Oneida Savings does not share with non-affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Oneida Savings doesn't jointly market.</p>

Written Notice to Interest Checking and Non Interest Checking Account Holders

Effective immediately, the Bank may make a change in your Checking Account that will not affect your available balance, interest earnings, FDIC insurance, or bank statement. This Account will consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your Account is a Plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The saving sub account will be governed by the rules governing our other savings accounts.

The information contained in this notice is intended to be accurate, reliable and comply with appropriate law and regulation. It is not intended to be legal or financial advice. For such advice, please contact the appropriate professional. In addition, please note that the notice contained on this page applies only to policies and practices of our institution and not necessarily to those of an affiliate or our parent organization.