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When you are no longer our customer, we continue to share your information as described 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 The First Bank of Greenwich chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does The First Bank of Greenwich 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 | No | We don't share |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

| What we do | |
|--|--|
| How does The First Bank of Greenwich 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to customer information to those employees for whom that information is appropriate. |
| How does The First Bank of Greenwich collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or deposit money • open an account or pay your bills • use your credit or debit card |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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 |

| Definitions | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>The First Bank of Greenwich has no affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>The First Bank of Greenwich does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>The First Bank of Greenwich does not jointly market.</i> |

| Other important information | |
|-----------------------------|--|
| | Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written not inaccuracies should be sent to us at the following: Greenwich, 444 East Putnam Avenue, Cos Cob, CT 06807 |

Questions? Call (203) 629-8400

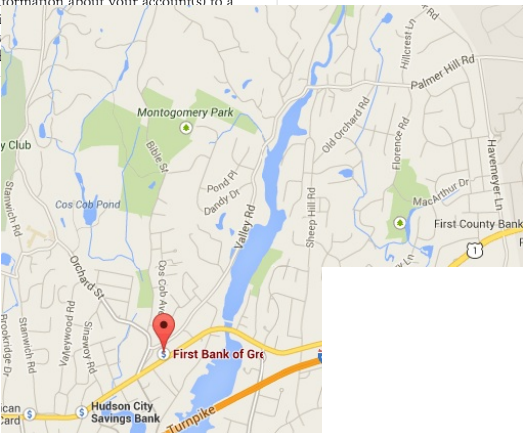
Business Hours

Monday, Tuesday, Wednesday & Friday
8:30 a.m. to 4:00 p.m.
Thursday 8:30 a.m. to 6:00 p.m.
Saturday 9:00 a.m. to Noon

Contact Us

The First Bank of Greenwich
444 East Putnam Avenue
Cos Cob, CT 06807
Telephone: (203) 629-8400
Fax: (203) 629-8409

LOST OR STOLEN DEBIT/ATM CARD:



[illegible]

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