

Privacy and Security

You should never include personal confidential information within emails sent to North Country Savings Bank.

FACTS WHAT DOES NORTH COUNTRY 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- ✔ Social Security number and income
 - ✔ Account balances and payment history
 - ✔ Credit history and credit scores

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 North Country Savings Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does North Country Savings Bank 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	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

Questions? Call us at (315)-386-4533

Who we are

Who is providing this notice? North Country Savings Bank

What we do

How does North Country Savings Bank 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 take seriously our obligation to safeguard your Confidential Information. Your information is accessible only to employees who need the information to provide products or services to you. All our employees are bound by a formal Code of Conduct emphasizing their responsibility to maintain the privacy and confidentiality of your information. We also maintain physical, electronic and procedural safeguards to reasonably ensure the confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information.

How does North Country Savings Bank collect my personal information? We collect your personal information, for example, when you

- ✔ Open an account or deposit money
- ✔ Pay your bills or apply for a loan
- ✔ Use your debit card or perform a transaction with us and others We also collect your personal information from others, such as credit bureaus and service providers.

information? personal information from others, such as credit bureaus and service providers.

Federal law gives you the right to limit only

Why can't I
limit all
sharing?

- ✔ 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions

- Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

From time to time, we may change the policies and procedures provided in this Privacy Statement, due to changes in the law or changes in our operations. We will notify you of these changes as required by law.