

## What does Bank of Richmondville 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and account balances</li> <li>▪ Payment history and transaction history</li> <li>▪ Credit history and checking account information</li> <li>▪ Purchase history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 Bank of Richmondville chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Bank of Richmondville share?</b>	<b>Can you limit this sharing?</b>
<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	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To Limit Sharing</b>	Contact us at 518-234-4397 – select "0" for operator. Ask to speak with one of our Customer Service Representatives. Please note if you are a new customer, we can begin sharing your information 30 days after receiving 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.
<b>Questions?</b>	Call 518-234-4397 or go to <a href="http://www.bankrich.com">www.bankrich.com</a>

## Who we are

Who is providing this notice?	Bank of Richmondville PO Box 40, Cobleskill, New York 12043
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## What we do

How does <b>Bank of Richmondville</b> 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.
How does <b>Bank of Richmondville</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Pay us by check or use your credit or debit card</li> <li>▪ Make deposits or withdrawals from your account</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 nonaffiliates 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 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.</p> <ul style="list-style-type: none"> <li>▪ Bank of Richmondville has no affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Non-Affiliates we share with include debit card reward program vendor.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include debit card reward program vendor.</li> </ul>