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FACTS

WHAT DOES FIRST FEDERAL SAVINGS OF MIDDLETOWN 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:

- Social Security number and Account Balances
- Payment History and Checking Account Information
- Transaction History and account transactions

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 First Federal Savings of Middletown chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does First Federal Savings of Middletown 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 | No | We don't share |
| 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 our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | No | We don't share |

Questions?

Call us during business hours at 845-343-1401

Who we are

Who is providing this notice?

First Federal Savings of Middletown

22 James Street, Middletown, NY 10940

What we do

How does First Federal Savings of Middletown 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, as well as secured files and buildings.

How does First Federal Savings of Middletown collect my personal information?

We collect your personal information, for example, when you

- Open an account, or Apply for a loan
- Use your debit card
- We also collect your personal information from others, such as credit bureaus

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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.

- *First Federal Savings of Middletown has no affiliates*

Non-Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Federal Savings of Middletown does not share with non-affiliates so they can market to you*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First Federal Savings of Middletown doesn't jointly market*

Other Important Information

Member FDIC
Equal Housing Lender