



OUR CUSTOMER'S RIGHT TO PRIVACY

Union Savings Bank (the "Bank") is concerned about and respects the privacy of our customers. We understand that customers furnish sensitive information to the Bank in the course of daily business, and we are committed to treating such information responsibly. We know that our customers expect a high level of privacy and security for their personal and financial affairs.

With this in mind, we have undertaken certain steps to safeguard sensitive information that has been entrusted to us by our customers. This Privacy Notice will summarize some of the policies that have been adopted by the Bank in order to protect your nonpublic personal information. If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices as described in this notice.

TYPES OF INFORMATION WE COLLECT

We collect nonpublic personal information about you from information we receive from you on applications or other forms; information about your transactions with us or others; and information we receive from consumer reporting agencies.

TYPES OF INFORMATION WE SHARE

We do not disclose nonpublic personal information about our customers or former customers to any one, except as permitted by law.

To improve our efficiency we may outsource some of our processing functions to specialists. They must comply with certain security and confidentiality requirements, and, subject to certain exceptions, are not permitted to release or reuse any customer information other than as needed to perform their job.

The Bank may disclose information to companies that perform marketing services on its behalf or to a financial institution with whom the Bank has a joint marketing agreement. For example, the Bank currently has joint marketing agreements with the Savings Bank Life Insurance Company (for certain insurance products) and with Raymond James Financial Services, an independent broker/dealer. With these marketing initiatives, the Bank may, from time to time, disclose some or all of the information we collect as described in the TYPES OF INFORMATION WE COLLECT section of this notice. For these purposes, and subject to certain exceptions, those financial institutions are not permitted to use this information or contact our customers for any other reason than to carry out the purposes for which the Bank disclosed the information.

CONTACT PREFERENCES

In our continuing effort to provide you with the best possible banking experience, we may contact you from time to time to let you know about products and services that you may find valuable. We recognize, however, that you may have preferences concerning the ways in which we contact you for marketing purposes, so you can tell us not to contact you by any one or more of the following means:

- Telephone
- Direct mail
- Email

You can inform us of your preferences by:

- Calling us at 203-830-4200 or 877-235-4446 (toll free)
- Visiting any of our branch offices
- Writing us at Union Savings Bank, Client Services, P.O. Box 647, Danbury, CT 06813-0647
- Visiting our website at www.unionsavings.com

We will honor your wishes with respect to all contacts for marketing purposes, but we may still need to contact you in connection with the servicing of your accounts.

SECURITY STANDARDS

We regularly update our security standards and procedures in an attempt to protect against unauthorized access to your confidential information. We have policies in place that are designed to limit access to nonpublic personal information to those employees who need to know that information in order to conduct our business operations or to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We train our employees on privacy and information security, and their obligation to protect customer information.

PROTECTING YOUR OWN INFORMATION

While we do everything we can to safeguard your personal information, you can help protect your confidentiality by taking some simple precautions. For example:

- Never disclose your account numbers, passwords, or personal identification codes to others.
- Never provide personal information to unknown callers, and don't assume they are who they say they are; before disclosing any confidential information over the telephone, be sure that you are the one who initiated the call.
- Don't include nonpublic personal information in any emails you send through an unsecured, unencrypted email service, even to a legitimate company or someone you know.
- Never open email from unknown sources, and keep the virus protection software on your computer current.
- Review all bank account and credit card statements carefully for evidence of transactions or purchases you did not make.
- Be sure to destroy/shred paper records like receipts, bank statements, or cancelled checks before discarding them.
- Obtain a copy of your credit report once a year. The Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit reports, at your request, once every 12 months.

To order your free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com, call toll-free **877-322-8228**, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from www.ftc.gov/credit. Do not contact the three nationwide consumer reporting companies individually. They provide free annual credit reports only through www.annualcreditreport.com, 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

DEALING WITH IDENTITY THEFT

If you believe you may be a victim of identity theft, take the following steps immediately:

- Notify us at 203-830-4200 or 877-235-4446 (toll free) to place holds on any affected accounts. You should also send us notice in writing to Union Savings, attention Security Officer, 225 Main Street, Danbury, CT 06810. In your notice you should include relevant information about any transaction that you think is the result of identity theft.
- Contact the Social Security Administration's Fraud Hotline at (800) 269-0271 to report fraudulent use of your identification information.
- Call the Federal Trade Commission's Identity Theft Hotline at 1-877-IDTHEFT (1-877-438-4338).
- Access the Federal Trade Commission's website at <http://www.consumer.gov/idtheft>. This site contains much helpful information about how to prevent identity theft and what steps you need to take to recover from damage caused by identity thieves. A summary of your rights under the new amendments to the Fair Credit Reporting Act has been prepared by the Federal Trade Commission and can be found in that agency's booklet entitled **Take Charge: Fighting Back Against Identity Theft**, which is on the website.
- Place a fraud alert on your credit reports from the three major consumer reporting agencies. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. There are two types of fraud alerts: an **initial** alert, and an **extended** alert.

An initial alert stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a phishing scam. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.

An extended alert stays on your credit report for seven years. You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an identity theft report. When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, or to have them removed, contact one of the following three major consumer reporting agencies. You will be required to provide appropriate proof of your identity: that may include your SSN, name, address and other personal information requested by the consumer reporting company. You may use a personal representative to place or remove an alert. You need to contact only one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax - www.equifax.com

*For Fraud Alerts, call: 800-525-6285 and write:
P.O. Box 740241, Atlanta, GA 30374-0241
TDD: 800-255-0056*

Experian - www.experian.com

*For Fraud Alerts, call: 888-EXPERIAN (397-3742) and write:
P.O. Box 9530, Allen TX 75013
TDD: 800-972-0322*

Trans Union - www.transunion.com

*For Fraud Alerts, call: 800-680-7289 and write:
Fraud Victim Assistance Division, P.O. Box 6790,
Fullerton, CA 92634
TDD: 877-553-7803*

When a business sees the alert on your credit report, it must verify your identity before issuing credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep all contact information in your alert current.

FOR MORE INFORMATION

We hope that this Privacy Notice provides you with a better understanding of our concerns for your privacy. Please understand that this notice is merely a summary of select aspects of our policies and procedures and does not constitute a contract. We reserve the right to revise the policies and procedures described in this notice.

Please call Client Services at 203-830-4200 or 877-235-4446 (toll free) should you have any questions or concerns regarding this notice.