



REV. 4/2015

FACTS	WHAT DOES UNION 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.	
What?	<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 credit history</li> <li>• account balances and payment history</li> <li>• checking account information and transaction history</li> </ul>	
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 Union Savings Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Union 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- Information about your creditworthiness	Yes	Yes
For non-affiliates to market to you	No	We do not share
To limit our sharing	<p>Call 203-830-4200 (local) or 1-877-235-4446 (out of area).</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	<p>Call 203-830-4200 (local) or 1-877-235-4446 (out of area) or go to <a href="http://www.unionsavings.com">www.unionsavings.com</a></p>	

## Who we are

Who is providing this notice?

Union Savings Bank

## What we do

How does Union 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.

How does Union Savings Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your contact information or show your driver's license
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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. See "other important information" below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Union Savings Bank shares only with its subsidiary, Union Savings Mortgage Corporation.*

Nonaffiliates

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

- *Nonaffiliates we share with can include direct marketing companies.*

Joint marketing

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

- *Our joint marketing partners include insurance companies, investment services companies and credit card companies.*

## Other important information

As an organization that collects Social Security numbers in the normal course of business, Union Savings Bank is committed to protecting the confidentiality of Social Security numbers and other information capable of being associated with a particular individual ("personal information"). To meet this commitment, we have implemented policies and procedures which are designed to: (1) protect the confidentiality of Social Security numbers, (2) prohibit unlawful disclosure of Social Security numbers, and (3) limit access to Social Security numbers.