

FACTS**WHAT DOES SENECA SAVINGS DO WITH YOUR PERSONAL INFORMATION?**

Rev. June 2016

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: <ul style="list-style-type: none"> - 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 Seneca Savings chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Seneca Savings share?
	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
	For our marketing purposes-- to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes-- information about your creditworthiness	No
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	No
To limit our sharing	<p>- Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> 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.</p>	
Questions?	Call 315-638-0233	

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me</p>	To limit sharing:	
	To provide you with the highest quality of service and effective solutions to meet your financial needs, we may share some of the information we maintain about you to our affiliates Finance Quest and Seneca Savings Insurance Agency, Inc. If you select this option, we will not share information about you with our affiliates including direct marketing, except as permitted by law.	
	Name	Mail to: Seneca Savings
	Address	ATTN: Compliance - Privacy Notice PO Box 210 Baldwinsville, NY 10327-0210
	City, State, Zip	



Who we are

Who is providing this notice?	This notice is being provided by Seneca Savings and it's affiliates: Financial Quest and Seneca Savings Insurance Agency, Inc.
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What we do

How does Seneca Savings 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 restrict employees access to customer information to only those who have a business reason to know such information and we educate our employees about the importance of confidentiality.
How does Seneca Savings collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Apply for a loan or open an account - Deposit money or use your credit or debit card - Give us your contact 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 <ul style="list-style-type: none"> - 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.
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. <ul style="list-style-type: none"> - <i>Our affiliates include companies with a common corporate identity of Seneca Savings.</i> <ul style="list-style-type: none"> • <i>Financial Quest</i> • <i>Seneca Savings Insurance Agency, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Seneca Savings does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partner(s) include credit card companies and Kasasa by Banc Vue.</i>