

FACTS**WHAT DOES SENECA SAVINGS 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 income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customer s' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer s' 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?	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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Mail the form below

Please note:

If you are a *new* customer , we can begin sharing your information 30 days from the date we provided or sent 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.

Questions?

Call 315-638-0233

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	

Mail to:

Seneca Savings
Attn: Compliance Officer
35 Oswego Street
Baldwinsville, NY 13027

Who we are**Who is providing this notice?**

This notice is being provided by Seneca Savings and its affiliates: Financial Quest and Seneca Savings Insurance Agency, Inc.

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 employee 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

- Open an account or deposit money
- Apply for a loan 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

- 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. [See 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 - unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Our affiliates include companies with a common corporate identity of Seneca Savings. Financial Quest . Seneca Savings Insurance Agency, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Seneca Savings does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Our joint marketing partner(s) include credit card companies.

Other important information**Special Notice For State Residents**

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.

YOU HAVE SELECTED TO USE THE "MAIL IN" FORM FOR CUSTOMERS TO COMMUNICATE THEIR OPT OUT DECISIONS TO YOU. YOU MUST PRINT THIS DISCLOSURE ON LEGAL SIZE PAPER AND MAY NOT USE DUPLEX PRINTING.