



**BANK OF UTICA DISCLOSURE**

June 2015

**www.bankofutica.com**

222 Genesee Street  
Utica, NY 13502

|                |                |
|----------------|----------------|
| Information    | (315) 797-2700 |
| Checking       | (315) 797-2761 |
| Toll Free      | (800) 442-1028 |
| 24 Hr. Banking | (315) 797-2710 |

**PRIVACY DISCLOSURE**

| <b>FACTS</b> | <b>WHAT DOES BANK OF UTICA DO WITH YOUR PERSONAL INFORMATION?</b>   |
|--------------|---|
| <b>Why?</b>  | 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.  |
| <b>What?</b> | 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"> <li>Social Security number and income</li> <li>Account balances and payment history</li> <li>Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | 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 Bank of Utica chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Bank of Utica share? | Can you limit this sharing? |
|--|---------------------------|-----------------------------|
| <b>For our everyday business purposes –</b><br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | <b>Yes</b>                | <b>No</b>                   |
| <b>For our marketing purposes –</b><br>To offer our products and services to you   | <b>Yes</b>                | <b>No</b>                   |
| <b>For joint marketing with other financial companies</b>  | <b>No</b>                 | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your transactions and experiences   | <b>No</b>                 | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your creditworthiness   | <b>No</b>                 | <b>We don't share</b>       |
| <b>For non-affiliates to market to you</b>   | <b>No</b>                 | <b>We don't share</b>       |

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| <b>Questions?</b> | Call (315) 797-2700 or (800) 442-1028, ext. 233 or go to <a href="http://www.bankofutica.com">www.bankofutica.com</a> . |
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|--------------------------------------|---------------|
| <b>Who we are</b>                    |               |
| <b>Who is providing this notice?</b> | Bank of Utica |

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| <b>What we do</b>  |  |
| <b>How does Bank of Utica protect my personal information?</b> | 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.  |
| <b>How does Bank of Utica collect my personal information?</b> | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your debit card</li> </ul> We also collect your personal information from others, such as credit bureaus.   |
| <b>Why can't I limit all sharing?</b>                          | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. |

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|------------------------|---|
| <b>Definitions</b>     |   |
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Bank of Utica has no affiliates</i></li> </ul>  |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Bank of Utica does not share with non-affiliates so they can market to you</i></li> </ul> |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Bank of Utica does not jointly market to you</i></li> </ul>              |

We work hard to assure that your personal information is protected. If you have any concerns about privacy you may call our Customer Service Department at (315) 797-2700 or (800) 442-1028 ext. 233 or write us at Bank of Utica, 222 Genesee Street, Utica, NY 13502. Our policy is to investigate and correct inaccuracies in a timely manner.