

FACTS

WHAT DOES CARTHAGE SAVINGS AND LOAN, NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

Rev. 06/2022

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"> <input type="checkbox"/> Social Security number and any information received from you on applications or other forms; <input type="checkbox"/> Information about your transactions with us or others; and <input type="checkbox"/> Information we receive from a consumer reporting agency. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Carthage Savings and Loan, National Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Carthage Savings and Loan, National Association 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 our nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1-800-232-0450 to speak with one of our representatives, ▪ Visit us online at https://www.carthagesavings.com/privacy-policy.html, or ▪ Mail the form below <p>Please note: If you are a new 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. However, you can contact us at any time to limit our sharing.</p>
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Questions? Call 1-800-232-0450 or go to www.carthagesavings.com and click on "About Us" then "Contact Us"

Mail-in Form		
Leave Blank OR	Mark if you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
		Mail to: Carthage Savings 313 State Street Carthage, NY 13619

Who we are

Who is providing this notice?	Carthage Savings and Loan, National Association
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What we do

How does Carthage Savings and Loan, National Association 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. In addition, employee access to your personal information is limited to those with a business reason to know such information.
How does Carthage Savings and Loan, National Association collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open an account or deposit money; <input type="checkbox"/> Pay your bills or apply for a loan; and <input type="checkbox"/> Use your debit card. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <input type="checkbox"/> sharing for affiliates' everyday business purposes – information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Our affiliates include: Carthage Investment Services (CIS)</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Carthage Savings and Loan, National Association does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Credit card applications, available at Carthage Savings and Loan, National Association, are underwritten by a nonaffiliated financial company under a formal joint marketing agreement.</i>

Other important information

At Carthage Savings and Loan, National Association, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy.

If you have any questions about how Carthage Savings and Loan, National Association protects your confidential information, please contact us at 1-800-232-0450 or your local branch.

Thank you.