FACTS	WHAT DOES Ulster Savings Bank and its Family of Companies 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 mortgage rates and payments Account balances and payment history Purchase history and transaction history 		
How?	All financial companies need to share business. In the section below, we lis customers' personal information; the chooses to share; and whether you c	st the reasons financial compar reasons Ulster Savings Bank	
Reasons we can	share your personal information	Does Ulster 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	NO
For joint marketi	ng with other financial companies	YES	NO
	' everyday business purposes – your transactions and experiences	YES	NO
	' everyday business purposes — 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	 Call 866-440-0391 — our menu wi Email us at customerservice@uls Visit ulstersavings.com/why—us/ Please note: If you are a <i>new</i> custom the date we sent this notice. When you information as described in this notice. However, you can contact us at any fit 	stersavings.com or /customer—support ner, we can begin sharing your ou are <i>no longer</i> our customer, ce.	information 30 days from

Questions? Call 866-440-0391 or email us at customerservice@ulstersavings.com

Who is providing this hotice? Group, Inc., USB Agency, Inc., Ulster Home Mortgage Incorporated What we do 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 Ulster Savings Bank collect your personal information, for example, when you collect my personal information? We collect your personal information, for example, when you or deposit money pay your bils or apply for a loan apply for insurance We also collect your personal information from others, such as credit bureaus, affiliates or orther companies. 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 What happens when I limit sharing for an account I hold jointly with someone els? Your choices will apply to everyone on your account. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. Ulster Savings Bank, Ulster Insurance Services, Inc., Ulster Home Mortgage Incorporated Nonaffiliates Ulster Savings Bank does not share with nonaffiliates so they can market to you Iteration and nonfinancial companies. Why can't I limit all sharing for an account I hold jointly with someone els? Companies related by common ownership or control. They can be financi	Who we are		
How does Ulster 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 Ulster Savings Bank collect my personal information? We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • apply for insurance Why can't I limit all sharing? Federal law gives you the right to limit only • sharing for affiliates, or other companies. Why can't I limit all sharing? Federal law gives you the right to limit only • sharing for nonaffiliates from using your information to market to you • sharing for nonaffiliates for outset to you • sharing for nonaffiliates for ony ervery and usiness purposes — information about your creditworthiness • affiliates What happens when I limit sharing for an account 1 hold jointly with someone else? Your choices will apply to everyone on your account. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. Affiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. I Ulster Savings Bank, Ulster Insurance Services, Inc., Ulster Financial Group, Inc., USB Agency, Inc., Ulster Home Montgage Incorporated Nonaffiliates Companies not related b	Who is providing this notice?	Ulster Savings Bank, Ulster Insurance Services, Inc., Ulster Financial Group, Inc., USB Agency, Inc., Ulster Home Mortgage Incorporated	
protect my personal information? and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. How does Ulster Savings Bank collect my personal information? We collect your personal information, for example, when you 	What we do		
collect my personal information? If the context your personal information, for damage, interry you • open an account or deposit money • pay your bills or apply for insurance 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 a filliates from using your information to market to you • sharing for nonaffiliates to market to you sharing for nonaffiliates to market to you • State laws and individual companies may give you additional rights to limit sharing. Your choices will apply to everyone on your account. Definitions Companies related by common ownership or control. They can be financial and nonfinancial companies. • Ulster Savings Bank, Ulster Insurance Services, Inc., Ulster Financial Group, Inc., USB Agency, Inc., Ulster Home Mortgage Incorporated Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Ulster Savings Bank 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 partners include companies such as insurance		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files	
 open an account or deposit money pay your bills or apply for a loan apply for insurance 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 for musing 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? Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Ulster Savings Bank, Ulster Insurance Services, Inc., Ulster Financial Group, Inc., USB Agency, Inc., Ulster Home Mortgage Incorporated Nonaffiliates Ulster Savings Bank 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 partners include companies such as insurance 	-	We collect your personal information, for example, when you	
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Image: Second			
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