

FACTS**WHAT DOES MAPLE CITY SAVINGS BANK, FSB DO WITH YOUR PERSONAL INFORMATION?**

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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 other personal identifiers
- Contact information and other identifying information
- Transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Maple City Savings Bank, FSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maple City Savings Bank, FSB 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 607/ 324-1822 or go to www.maplecitiesavings.com

What we do

How does Maple City Savings Bank, FSB 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. You will need to tell us your keyword before we can provide you with information about your accounts over the phone. This keyword will be chosen by you, and will be our way of positively identifying you over the phone. Treat it like a PIN number. You are responsible to protect and remember it; and you will be required to know it when you call us.
How does Maple City Savings Bank, FSB collect my personal information?	We collect your personal information, for example, when you - Open an account or Apply for a loan - Make a wire transfer or Show your government issued ID - 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 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Maple City Savings Bank, FSB has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Maple City Savings Bank, FSB 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. - <i>Maple City Savings Bank, FSB does not jointly market.</i>