

**FACTS****WHAT DOES FAIRPORT SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?**

<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>
<b>How?</b>	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 Fairport Savings Bank chooses to share; and whether you can limit this sharing.

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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• To submit electronically, please click the link below. <a href="https://www.fairportsavingsbank.com/privacy_form.asp">https://www.fairportsavingsbank.com/privacy_form.asp</a></li> <li>• Mail the form below</li> </ul> <p>Please note: If you are a <i>new</i> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 585-223-9080 or go to <a href="http://www.fairportsavingsbank.com">www.fairportsavingsbank.com</a>



<b>Mail-in Form</b>	
Mark box 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:  Fairport Savings Bank P. O. Box 130 Fairport, NY 14450-0130  Attn: Compliance Officer

<b>Who we are</b>	
<b>Who is providing this notice</b>	Fairport Savings Bank and its affiliate: Oakleaf Services Corporation
<b>What we do</b>	
<b>How does Fairport Savings Bank 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. We restrict employee access to customer information only to those who have a business reason to know such information and we educate our employees about the importance of confidentiality.
<b>How does Fairport Savings Bank 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 show your driver's license</li> <li>• Apply for a loan or give us your income information</li> <li>• Use your debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>Our affiliates include companies with a common corporate identity of Fairport Savings Bank.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  <i>Fairport Savings Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  <i>Fairport Savings Bank does not jointly market.</i>



**FAIRPORT SAVINGS BANK**

**45 SOUTH MAIN STREET**

**FAIRPORT, NY 14450**