

FACTS

WHAT DOES CONNECTICUT COMMUNITY BANK, N.A.[®] 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
- Account Balances and Account Transactions
- Payment History
- Employment Information and Income

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 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 Connecticut Community Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Connecticut Community Bank, N.A. 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	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our non-affiliates to market to you	No	We do not share

Questions?

Contact any of our divisions or go to our website: www.ccbankonline.com

- Darien Bank & Trust[®] 203.656.0699
- Greenwich Bank & Trust[®] 203.618.8900
- Norwalk Bank & Trust[®] 203.854.9244
- Stamford Bank & Trust[®] 203.969.7515
- Westport National Bank[®] 203.319.6260
- InsurBanc[™] 866.467.2262 (www.insurbanc.com)

What we do	
How does Connecticut Community Bank, N.A. protect my personal information?	<p>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.</p> <p>We limit access to your personal information to employees who need to know that information, they are educated on the importance of confidentiality, customer privacy and safeguarding information.</p>
How does Connecticut Community Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Apply for a loan ■ Make deposits and withdrawals from your accounts ■ Provide account information ■ Give us your contact information <p>We also collect your personal information from others such as credit bureaus.</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"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates 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"> ■ <i>Connecticut Community Bank, N.A. does not have affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Connecticut Community Bank, N.A. does not share with non-affiliates 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"> ■ <i>Our joint marketing partners include financial service providers.</i>

Divisions of Connecticut Community Bank, N.A.[®]

Darien Bank & Trust[®], Greenwich Bank & Trust[®], Norwalk Bank & Trust[®], Stamford Bank & Trust[®], Westport National Bank[®], and InsurBanc[™]