

FACTS**WHAT DOES 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, transaction history and checking account information
- Credit history and payment history

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

Reasons we can share your personal information	Does 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	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 non-affiliates to market to you	No	We Don't Share

To limit our sharing

Mail the **form** below, contact your local branch, or visit us **online** at www.cbna.com. From there, simply click on the Privacy Policy link at the bottom of the Home Page, and complete and submit the Privacy Opt-Out Form online.

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 *no longer* 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.

Questions?

Go to our website at: www.cbna.com and click on the "Contact Us" button at the top to submit an email.

Mail-in Form **Apply my choice only to me**

If you have joint accounts, your choice will apply to everyone on your accounts unless you mark above.

Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Last 4 Digits of SS # (required)

Account #

Mail to:

Community Bank, N.A.
Deposit Operations
1 Tallman Road
Canton, NY 13617

Who we are

Who is providing this notice?	Community Bank, N.A.
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What we do

How does Community Bank, N.A. 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.
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How does 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 or deposit money ■ Apply for a loan ■ Show your government-issued ID or show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your accounts – unless you tell us otherwise.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Community Investment Services, Inc., OneGroup NY, Inc. and Nottingham Advisors, Inc.</i>
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Community Bank, N.A. does not share with non-affiliates so they can market to you.</i>
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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 credit card companies.</i>
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