

Internet Security Policy

We recognize and respect your need for privacy and security as you visit our site. When you visit our site to view any page or read product information, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the strict purpose of tracking activity on our site. This allows us to better understand how many people use our site and which pages and features are most popular. The only information we normally collect and store is:

- The name of your Internet service provider.
- The web site that referred you to us (if any).
- The date and time the pages were accessed.
- The page or pages you requested.

There are instances where you may elect to provide us with personal information. If you fill out our feedback or request form or send us email, you are transmitting the information that appears to you in the form or the message. This will typically include information like your name, mailing address, email address, the kind of request you are making, and any other information necessary to fulfill your request. You never transmit personally identifying information that you do not enter yourself. And this is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization.

We hope you find our website useful and informative and are always willing to answer questions and receive suggestions. If you have either, please [contact the bank](#). Thank you.

** We reserve the right to change our privacy policy. A revised policy statement will only apply to data collected subsequent to its effective date. Any revisions will be posted at least 30 days prior to its effective date.*

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS At Cayuga Lake National Bank

We recognize your right to privacy at Cayuga Lake National Bank and that you have a right to expect your personal financial information to remain private and secure. We will maintain standards to ensure that your information is private and secure at all times.

We collect nonpublic personal information about you and may share that information with our nonaffiliated third parties.

Nonpublic personal information means information that we collect in connection with providing a financial product or service to you that is not publicly available. This information may include your name, address, social security number, account number, and account history.

A nonaffiliated third party is a company that is not related through some corporate structure.

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;

Information about your transactions with us or nonaffiliated third parties, such as your account balance, payment history, parties to transactions; and

Information from a consumer reporting agency, such as your creditworthiness and your payment history.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

Each Cayuga Lake National Bank employee is required to safeguard your information and use that information only to the extent to provide products or services to you. We restrict access to nonpublic personal information about you to those employees who need to know for business purposes. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.