

# Quinnipiac Bank & Trust Company

## Privacy Policy Statement

At Quinnipiac Bank & Trust Company, we are committed to treating non-public personal information responsibly. We have built physical, electronic and procedural safeguards that comply with federal standards to protect non-public personal information. We do not disclose non-public personal information, about current or former customers, to anyone except as permitted by law. We do not sell customer lists or individual customer information.

We collect and retain non-public personal information about you to protect and administer your records, accounts and funds; to comply with federal and state laws and regulations; to help us design or improve our products and services; and to understand your financial needs. In addition to information you may provide us, we may obtain other information about you from sources such as consumer reporting agencies (credit bureaus) when you apply for credit or other products and when we review and monitor accounts for collection. We use this information to assist us in determining your eligibility for products.

We limit employee access to non-public personal information to those with a business reason to know such information. Employees are educated on the importance of maintaining confidentiality of customer information and employees who violate these principles are subject to disciplinary measures.

Quinnipiac Bank & Trust Company, like many financial institutions, may outsource some of our process work to specialists. At times we also select other companies to provide products and services we do not offer. We're highly selective in choosing these specialists and companies, and limit the information we provide them to only what they need and require them to treat this information as secure and confidential. They are not permitted to release, use, or transfer any customer information to any other party for their own purpose.

In some instances, Quinnipiac Bank & Trust Company may join with another financial institution to deliver products and services. When we do so, you may be covered by the other financial institution's privacy policy. In the event of such a situation, we will pass on this information to you.

We also exchange certain information about our customers with selected credit reporting agencies and/or government agencies or regulators when it's legally required and as permitted by law.

To insure the accuracy of our records, we may need to contact you to resolve problems or to service your account. Please note that any such communications will be made by mail, in person, or via the telephone, and not via email. If you believe our records are inaccurate or incomplete, please let us know immediately. We will correct any inaccuracies as quickly as possible. You can call us at (203) 407-0756 or visit us in person at any of our locations.

Further, if you believe we have reported inaccurate information about your account to any consumer reporting agency, please let us know in writing. Please be sure to include your name, current address, Social Security number, telephone number, account number, type of account, specific item of dispute and the reason you believe the information is wrong. Please send your notice to Quinnipiac Bank & Trust Company, P. O. Box 185187, Hamden, CT 06518. We'll investigate your concern and correct any inaccuracies we find. We will confirm any actions we take with you in writing.