

Chemung Canal Trust Company and Chemung Canal Trust Company DBA Capital Bank, a division of Chemung Canal Trust Company

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FACTS	WHAT DOES CHEMUNG CANAL TRUST COMPANY, AND ITS AFFILIATES, 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Information we receive from you on applications and other forms including our website, such as: social security number, name, address, employment status, assets, and income; • Information about your transactions with us, our Affiliates, and others, such as: your account balance(s), transaction history, and parties to the transaction; • Information we receive from a consumer reporting agency, such as: your credit score and credit history; and • Information from others regarding their relationships with you, such as: an employer or creditor that we contact in order to verify information provided by you in a loan or other application.
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 Chemung Canal Trust Company, and its affiliates, choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chemung Canal, and its affiliates, 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	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	Yes
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:	<p>Call toll-free 1-800-836-3711 or 607-737-3711</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided 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.</p>
Questions?	Call 1-800-836-3711 or 607-737-3711

What we do	
How does Chemung Canal Trust Company, and its affiliates, 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.
How does Chemung Canal Trust Company, and its affiliates, 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 ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to ALL accounts you maintain with us, individually or jointly, even if the joint account holder has not submitted such a request.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include CFS Group, Inc. a subsidiary of Chemung Financial Corporation.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Chemung Canal Trust Company and its affiliates do not share information with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Chemung Canal Trust Company and its affiliates do not jointly market.</i>

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