

FACTS**WHAT DOES PENNSTAR BANK
DO WITH YOUR PERSONAL INFORMATION?**

Who?	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"> ▪ Social Security Number and Checking Account Information ▪ Payment History and Credit History ▪ Account Balances and Account Transactions
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 Pennstar Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pennstar Bank 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	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call: 1-866-4STAR-PA (1-866-478-2772) or ▪ Visit: Your Local Pennstar Bank Branch <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions	Call 1-866-4STAR-PA (1-866-478-2772) or go to www.pennstarbank.com
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Who we are

Who is providing this notice?

Pennstar Bank, a division of NBT Bank, N.A.

What we do

How does Pennstar Bank 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. Keeping financial information secure is one of our most important responsibilities. We maintain physical, electronic and procedural safeguards to protect Customer Information.

How does Pennstar Bank collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Apply for a Loan
- Pay us by Check or Deposit Money
- Use your Credit or Debit Card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include companies with a common corporate identity of NBT Bancorp, Inc. Our affiliates include financial companies such as EPIC Advisors, and non-financial companies such as Mang Insurance Agency, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Pennstar Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial companies such as LPL Financial Services and credit card companies such as Elan Financial Services.*

Other important information

Vermont Residents: Your state law requires financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, Pennstar Bank will not share information we collect about you with nonaffiliated third parties or companies in our corporate family unless you call us at 1-866-4STAR-PA (1-866-478-2772), and authorize us to do so.

California Residents: Your state law requires financial institutions to obtain your consent prior to sharing information about you with nonaffiliated third parties. Except as permitted by law, Pennstar Bank will not share information we collect about you with nonaffiliated third parties while you are a resident of California.

Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.