

## Darien Rowayton Bank Privacy Policy

At the Darien Rowayton Bank, we value your business and the trust you put in us. We understand that protecting the privacy and confidentiality of your personal and account information is of the utmost importance. To help you better understand what information we collect and how we use it, please read the following statement regarding our practices with respect to the privacy of customer information.

### What Information We Collect

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

- Information we receive from you on applications or other loan and account forms, such as your name and address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your loan payment history, account balances, ATM transactions, and check information; and
- Information we receive from a consumer reporting agency, such as creditors, payment history, and loan balances.

### What Information we disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

For example, we may disclose personal information to

- Service providers such as data processor to assist in the recordkeeping and administration of your account records;
- Legal representatives, to assist in the drafting and executing of required account documents;
- Consumer credit bureaus
- Check printing services.

### Safeguarding the Security of Customer Information

We maintain physical, electronic and procedural safeguards that comply with federal standards to protect customer information, and continually evaluate new technology to improve those safeguards.

Our safeguards include limiting access to your account to only those employees who need to know that information to properly maintain and service your account. We require all vendors who provide services to the Bank to sign a confidentiality agreement regarding customer information. Training is required for all of our employees regarding the Bank's privacy policies and procedures, as well as the overall importance of safeguarding the privacy of customer information.

### Children's privacy

Protecting the privacy of our children is essential to Darien Rowayton Bank. Our web site is not designed to market to children under the age of thirteen (13) or obtain information or data from them. We subscribe to the practices specified under the Children's Online Protection Act.

### Links to other sites

Our web site may provide links to other companies such as credit bureaus or local merchants. Please be aware that when you choose to use a link to visit another site, you are then subject to the security and privacy policy of that site. When providing information on those sites we strongly encourage you to check their security and privacy policies. Darien Rowayton Bank is not responsible for the privacy, security, accuracy or reliability of the information on these sites.

### Limitations

This privacy policy applies only to products and services of the Darien Rowayton Bank which are used primarily for personal, household or family purposes. Commercial and business purposes are excluded.

We reserve the right to change this Privacy Policy at any time without notice. If we do change this policy, you will be provided with a revised Privacy Policy as required by law.

[Questions or concerns regarding our privacy Policy](#)

If you have questions or concerns regarding our Privacy Policy, please speak with your local branch representative, or call us at (203) 656-3500