

Privacy Pledge to Customers

Torrington Savings Bank's
Pledge To Customers
Protecting Your Privacy

The opportunity to meet your financial needs is a great privilege which comes with considerable responsibility. In addition to serving your financial needs, it is also our job to safeguard your sensitive and confidential information. With this in mind, we pledge the following privacy principles:

1. **At Torrington Savings Bank your privacy is a top priority** - As we work together, you often share personal and financial information. We use that information to provide our products and services to you, and to assist you in achieving your financial goals. We take all necessary steps to protect the security, privacy and use of your personal and financial information, as provided by law, including account and transaction details.
2. **The products and services you use are delivered in a secure environment** – Whether you use ATMs, automated telephone capabilities or the Internet, you can be assured that we employ security measures that are appropriate to each technology.
3. **Access to our web site is confidential** – Visitors to the Torrington Savings Bank web site will remain anonymous. We do not collect personal identifying information about visitors to our site. If you provide us with personal identification (such as name and address) via e-mail or information request forms, the information will only be used to communicate with you to handle your request. It is not sold or transferred to other parties.
4. **Internet Banking** – If you are a customer and enroll for our Internet Banking Service, we will verify your identity by the use of a Confidential User ID and Password. We will treat any information about your transactions that we receive through your use of our Internet Banking Service in accordance with our general Privacy Policy that is provided to all of our customers.
5. **Linking to Another Website** – When you use a hyperlink to visit the website of another person or entity, you leave the Bank's website. The content, accuracy, and opinions expressed and other links provided by these resources are not investigated, verified, monitored or endorsed by the Bank. You may be asked to provide personally identifying information by operators of other websites you visit. These website operators may also collect information through the use of cookies. Information collected by other website operators may be used by them in accordance with the website operator's policies and procedures. If you have any questions about a website operator's use of your personal information, you should review that website operator's privacy policies and ask the website operator directly. We are not responsible for a website operator's use of any information the website operator obtains about you.
6. **Children's Information** – We do not knowingly collect or retain personally identifiable information about children under thirteen years old, and we comply with the provisions of the Children's On-Line Privacy Protection Act.

7. **Employee access to your information is limited** – Our employees have limited access to customer information based on their job function. This enables them to assist you in completing transactions, offering additional financial services and resolving any problems that might arise.
8. **Our concern is keeping your personal information accurate and current** – We strive to keep your personal and financial information accurate. If you believe that our records are incorrect or out of date, please notify us. We will make any necessary corrections quickly. In the normal course of banking operations, it is both necessary that we communicate information to or about our customers and sometimes mandatory that the bank provide information to the “outside”. Examples of this include: responding to subpoenas, requests from bank regulators or other legally required disclosures of information and credit reporting. In addition, customers may authorize the sharing of information for credit references, to enable payments by check or credit card, or for other business transactions. We must also share your personal information with “outside” vendors for the normal servicing and processing of your accounts.

At Torrington Savings Bank, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how Torrington Savings Bank protects your confidential information, please call your local branch or **send us a secure message via Online Banking’s Contact Us function.**