

YOUR PRIVACY RIGHTS

The basis of any relationship is trust, and we firmly believe your privacy should never be compromised. You have entrusted us with your business, and, for many generations, we have taken pride in honoring that pledge. We will continue to offer you the wide array of financial products and services necessary for you to achieve your financial goals, and we will do so in a highly confidential manner. Please review the following information as it pertains to your relationship with us.

Meaning of some words in this notice

- **"You"** and **"your"** mean an individual (a person; not a business operator, corporation, partnership or trust, for example) who applies for, or receives a financial product or service with us for personal, family, or household purposes.
- **"We," "our," "us"** and **"affiliate"** mean the following companies that are in our corporate family: Five Star Bank and/or Five Star Investment Services, Inc.
- **"Nonpublic personal information"** means information about you, that we collect because you apply for or receive a financial product or service from us, that is not publicly available.

Information That We Collect

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

- Information from you on account applications and other standard forms or in other ways such as your name, address, social security number, assets, type and amount of investments, expected transactions, account purpose, and income;
- Information about your transactions with us, our affiliate or others, such as your account balance; and
- Information from consumer reporting agencies, motor vehicle dealers, credit references, employers and insurance companies, such as your credit history, credit score, and information that we obtain to verify employment history or that insurance coverage is in place.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

An Important Nonsharing Provision

We recognize and respect your expectation of financial privacy. In order to maintain the trust you have placed in us, we do not share any nonpublic personal information with nonaffiliated third parties unless you authorize or request it, or it is lawfully permitted or required.

Information We May Share with Service Providers and Joint Marketing Partners

In order to provide you with a high level of financial service, we may share all of the information we collect, as described above, to companies that perform marketing services on our behalf.

Five Star Bank may share, and Five Star Investment Services, Inc. reserves the right to share, this same information with other financial institutions with whom they have joint marketing agreements.

Nonpublic Personal Information and Former Customers

Once you cease to have a financial product or service with us, our policy is to continue to honor the provisions contained in this Privacy Notice concerning your nonpublic personal information.

Information We Can Share with our Affiliates for Marketing or other Purposes Unless You Tell Us Not To

As is consistent with our mission to provide you with superior financial products and services, we do share information with our affiliates, as permitted by law. Both affiliates are financial service providers, a bank, and a broker-dealer.

Information about you that we may share with our affiliate - unless you request us not to:

- Your account history with us;
- Information we receive from you at application or on applications or other forms, such as marital status and income;
- Information from consumer reporting agencies, such as marital status, income, credit score, home ownership and home value;
- Information we obtain to verify representations made by you, such as representations concerning open lines of credit; and
- Information we obtain from a person regarding employment, credit or other relationship with you, such as your employment history.

To limit marketing offers or otherwise direct us not to share this information, contact us by telephone at 877-226-5578 or in writing. Please include your name, address and social security number with your written request and mail it to the address below. If you have previously directed us not to share information, you need not notify us a second time.

Five Star Bank/Five Star Investment Services, Inc., Attn: Opt Out Dept., P.O. Box 227, Warsaw, New York 14569-0227

Contact Us

We value your relationship. We want you to know how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how we protect your confidential information, or about this notice, please contact your local branch office.

In addition, if you believe we have compiled any incorrect information about you, including credit inaccuracies we may be reporting to consumer reporting agencies, please let us know immediately by writing to us at the following address: Five Star Bank, Attn: Compliance Department, P.O. Box 227, Warsaw, New York 14569-0227.