

FACTS

WHAT DOES ION BANK 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? | The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ Credit history and credit scores ■ Account balances and transaction history |
| 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 Ion Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does ION 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 | No |
| 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 nonaffiliates to market to you | No | We don't share |

| | |
|-----------------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> ■ BCI Financial Customers: Call 866.224.2677 option 4 or email customerservice@bcifinancial.com ■ Ion Bank Customers: Call 203.729.4442 or toll free 1.877.729.4442 or ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> 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 203.729.4442 or toll free 1.877.729.4442 |
|-------------------|---|

Mail-in Form

| | | |
|---|----------------------|---|
| Mark below if you want to limit: | | |
| <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. | | |
| Name | <input type="text"/> | Mail to: Ion Bank P.O. Box 370 Naugatuck, CT 06770 Attn: Operations |
| Address | <input type="text"/> | |
| City, State, Zip | <input type="text"/> | |
| Last 4 digits of Tax ID Number | <input type="text"/> | |

Who we are

Who is providing this notice?

Ion Bank (including its division: BCI Financial); Ion Financial, MHC; Nutmeg Financial Holdings, LLC and Ion Bank Mortgage Corp. (“Affiliates”)

What we do

How does Ion 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.

How does Ion Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide account information or give us your income information
- show your government-issued ID

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.

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

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Our affiliates include financial companies such as: Ion Financial, MHC; Nutmeg Financial Holdings, LLC, and Ion Bank Mortgage Corp.*

Nonaffiliates

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

- *Ion Bank and its affiliates do 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 Broker-Dealer and companies that provide marketing services for us, such as bulk mailing companies, direct marketing companies, market research firms and marketing consultants.*