

## Opt - Out Form (Please Print)

1. Name: \_\_\_\_\_

2. Social Security Number (Last Four Digits):

□□□□

3. People's United Bank Account Number

(Fill in only one number):

Checking:

□□□□ - □□□□□□□□

Savings or Certificate of Deposit:

□□□□ - □□□□□□□□ - □□

OR other type of account (check only one)

Consumer Loan  Insurance  Mortgage

People's Securities, Inc.  Trust

Safe Deposit  Chittenden Securities

Number: \_\_\_\_\_

### 4. Opt-Out Choice

- I do not wish to have my personal information shared or receive solicitations from People's United Bank Affiliated Companies. Even if I opt out, People's United Bank is permitted by law to share information about my transactions and experiences with its affiliates (see page 3 "Opting Out with Our Affiliates").
- I do not wish to have my personal information shared with non-affiliated businesses except as permitted by law (see page 3 "Sharing with Non-Affiliates").
- I request that you follow the same instructions (as checked above) for the individual(s) identified below, with whom I have joint accounts.

Name: \_\_\_\_\_

• Social Security Number (Last Four Digits):

□□□□

Name: \_\_\_\_\_

• Social Security Number (Last Four Digits):

□□□□

(cut here)

### Affiliate Marketing Opt-Out

We are giving you this notice to tell you that you may limit marketing from our Affiliated Companies by opting out. Under federal law you have the right to limit some but not all marketing from our Affiliated Companies. Your choice to limit marketing offers from our Affiliated Companies will apply indefinitely unless and until you tell us you wish to opt back in.

You may limit our Affiliated Companies from marketing their products or services to you based on personal information that we collect and share with them. This information may include your income, your account history, and your credit score.

Based on account records you have been identified as having at least one account with one or more of the Affiliated Companies listed above. In our efforts to better serve your financial needs, any Affiliated Company with whom you have an existing business relationship may continue marketing opportunities directly to you. Your choice is to limit marketing offers from the Affiliated Companies with whom you do not have a direct relationship. If you choose to opt out your choice will apply indefinitely unless and until you tell us you wish to opt back in.

### Joint Accounts

If you have joint ownership of an account, either owner may opt out for himself or for any of the other owners of the account. This joint opt-out will apply to all accounts and relationships each joint owner has with us. (For example, if you have a joint account with Pat, and you opt out for yourself and Pat, we will not share any information from any other account either of you has with us, unless otherwise permitted by law.)

### Multiple Relationships

If you have more than one relationship with the People's United Bank family of Affiliated Companies, you only have to opt out once. Once you have opted out, you need never do so again, unless you terminate and subsequently re-establish your relationship with us.

### Vermont and California Residents

In order to comply with laws protecting Vermont and California residents we will automatically treat accounts with Vermont and California addresses on

our records as if you have elected to opt out for both (1) sharing with and marketing to Affiliated Companies, and (2) sharing with non-affiliated companies. You are not required to return the Opt Out Form for these changes to apply. You may change your options by contacting us at the telephone number or address shown under the "Changes" section below.

### Changes

Should you change your opt-out decision, you may do so by calling us at **1-877-894-0300**, or by writing to us. If your account is with our offices in Connecticut or New York, mail your request to:

People's United Bank  
CIF Department, RC 655  
P.O. Box 7026  
Bridgeport, CT 06601-7026

If your account is with our offices in Maine, Massachusetts, New Hampshire or Vermont, mail your request to:

People's United Bank  
Bank Services  
P.O. Box 804  
Brattleboro, VT 05301

We reserve the right to change this notice in the future, and we will notify you as required by law.

### Protecting Your Information

We maintain security procedures to protect your non-public personal information. In so doing, we employ physical, electronic and procedural safeguards that comply with applicable state and federal laws, regulations and guidelines.

Access to your non-public personal information is restricted to only those employees who need to have it for legitimate business purposes – such as providing products or services to you – or for a legal reason. An employee who misuses customer information will be subject to disciplinary action.

If you ever find that your account information is inaccurate, please call or write to us at the telephone number or address listed on your account statement.

# Privacy and Affiliate Marketing Opt-Out Notice

## We Care About Your Privacy

At People's United Bank, we understand and appreciate that your decision to choose us to be your financial services company is an expression of confidence. You trust us to keep secure any financial information we obtain from you or about you. We, in turn, endeavor to safeguard your non-public personal information. As part of that effort, we have developed this notice which explains how we handle your information and the steps we take to protect it.

We offer financial services directly to you through the following divisions:

- Chittenden Bank
- Flagship Bank
- Maine Bank & Trust
- Merrill Bank
- Ocean Bank
- The Bank of Western Massachusetts

## Our Affiliated Companies

- People's United Bank
- Chittenden Securities, LLC
- Chittenden Insurance Group, LLC  
Chittenden Insurance Agency  
of Massachusetts, Inc.
- Chittenden Commercial Finance Inc.
- People's Capital and Leasing Corp.
- People's Securities, Inc.  
People's Financial Advisors  
Olson Mobeck Investment Advisors
- RC Knox and Company, Inc.  
Beardsley, Brown & Bassett

**People's United Bank**

and its divisions:

*Chittenden*  FLAGSHIP BANK  *Ocean bank*

MAINE BANK & TRUST  
• a maine bank for maine people •

 The Bank of  
Western Massachusetts

▲▲ Merrill Bank

## Collecting Your Information

Information that we collect about you may come from any or all of the following sources, and is considered "Collected Information":

- Information from consumer reporting agencies, such as your credit history or credit worthiness;
- Information about your transactions with us or with others, such as your account balance, payment history, credit card usage, policy coverage or premiums paid;
- Information from communication and interactions that we have with you, such as financial or insurance needs you have told us about or concerns you have expressed;
- Information from you on applications or other forms, such as your name, address, Social Security Number, assets and income;
- Information from third parties who provide consumer information or verify consumer relationships, such as consumer demographic and behavior information or employment history;
- Information about you that we obtain through an information collecting device from a Web server. (For more information, read our *Online Privacy Statement*)

If your relationship with us ends, your Collected Information may be shared in the same way, and with the same parties, as is the information about our existing customers, all as described in this notice.

## Information Sharing

From time to time, there may be products and services, either from our own Affiliated Companies or from businesses that are not affiliated with us, which we think may be of interest to you. To offer such products and services to you, we may need to share your information with our own Affiliated Companies or with non-affiliated companies.

## Sharing with Our Affiliated Companies

In our efforts to better serve your financial needs, we may share your Collected Information listed above with any of our Affiliated Companies, such as investment companies, mortgage holding com-

panies, mortgage banking companies, securities broker-dealers and insurance agents. We want to be sure we understand your entire relationship with us when addressing your needs, providing you services, developing products and determining what products you may want to know about.

There are some types of Collected Information that you may ask us not to share with our Affiliated Companies, including:

- Information we obtain from your application, such as your income, assets or employer;
- Information we obtain from a consumer report, such as your credit score or credit history;
- Information we obtain to verify representations made to us by you, such as your creditors or assets; and
- Information we obtain from another person regarding your employment, credit or other relationships, such as your employment history.

You have a choice as to whether or not you want this information shared with our Affiliated Companies. If you prefer that we not share this information with them, you may opt out.

## Opting Out with Our Affiliates

If you prefer that we not share the types of information listed above with our Affiliated Companies, please tell us your preference by calling **1-877-894-0300** (or by completing and mailing the attached form). By opting out you will also opt out from receiving marketing from any Affiliated Company with whom you have no direct relationship.

We are permitted by law to share with our Affiliated Companies information about your transactions and experiences with us (such as your account balances and transaction history), even if you have opted out.

## Sharing with Non-Affiliates

We may share your Collected Information listed above, to the extent permitted by law, with non-affiliated entities, such as:

- Third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize;

■ Credit bureaus or similar reporting agencies to whom we may report information about your account. Late payments, missed payments, or other defaults on your account may be reflected in your credit report;

■ Law enforcement officers and governmental agencies and courts as may be ordered by a subpoena or court order or as may be permitted by law;

■ Third parties that perform marketing or other services on our behalf; and

■ Other financial institutions with whom we have joint marketing agreements.

We may share your Collected Information with the types of non-affiliated entities described directly above, even if you have opted out.

In order to provide products or services which we think may be of interest to you, we may also share your Collected Information with:

- Non-affiliated financial service providers, such as investment companies, mortgage banking companies, insurance companies, securities broker-dealers and insurance agents; and
- Non-affiliated, non-financial companies, such as direct marketers and non-profit organizations.

You have a choice as to whether or not you want your Collected Information shared with the two categories of non-affiliated entities described directly above. If you prefer that we not share your Collected Information with them, you may opt out.

## Opting Out with Non-Affiliates

If you prefer that we not share your Collected Information with non-affiliated financial service providers or with non-affiliated, non-financial companies, as described above, please tell us your preference by calling **1-877-894-0300** (or by completing and mailing the attached form).

## IMPORTANT: If you have already opted out with us, you do not need to do so again.

### Opt Out Directions

You may phone us toll-free, or mail us the form on the reverse side, to request that we not share information about you or about individuals with whom you have joint accounts.

### If you wish to opt out by phone:

1. Call our toll-free Privacy Line at 1-877-894-0300, 24 hours a day, 7 days a week.
2. You may want to complete the form on the reverse side to use as a reference when making your call.

### If you wish to opt out by mail:

1. Complete the Opt-Out form on the reverse side.
2. Cut the form along the dotted line.
3. Mail the completed form to:  
**CT and NY Customers**  
People's United Bank  
CIF Department, RC 655  
P.O. Box 7026  
Bridgeport, CT 06601-7026  
**MA, ME, NH and VT Customers**  
People's United Bank  
Bank Services  
P.O. Box 804  
Brattleboro, VT 05301

**Note:** In order for your mailed Opt-Out Form to be valid, it must be **fully completed** and mailed to the address listed above. Please allow up to 30 days for your request to be processed.

**People's United Bank**

and its divisions:

**Chittenden**  **FLAGSHIP BANK** 

**MAINE BANK & TRUST**  
- a maine bank for maine people -

 **The Bank of Western Massachusetts**

**▲▲ Merrill Bank**

