

Your privacy is important to us

General Web Site

Naugatuck Valley Savings and Loan also safeguards your online transactions. Whenever you browse our Web site, we do not collect any information that identifies you personally.

Use of Collected Information

We use *cookies* when our site is visited. A cookie is used to collect information about visitors to a specific site. Cookies do not identify people, but rather they are defined themselves by a combination of a computer, a user account, and a browser. These cookies do not collect personal data about your Web site visit.

We do not obtain any information that identifies you personally unless you choose to provide such information to us. Information collected is for the sole purpose of tracking activity on our Web site.

We do collect general information about your visit, such as when you accessed our site, which pages you accessed in our Web site, and what Internet provider you used when you accessed our site. Also tracked is information regarding how many people have visited our site, areas the requests are transmitted from, and what you typed into a search engine to find our site.

We will not disclose information to third parties about your account unless it is:

1. In order to comply with government agencies or court orders; or
2. If you give us written permission. All requests are strictly fulfilled in accordance with the requirements of federal and state law.

Information We Disclose

The Bank will never sell or give any personal information received to any other organization. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We do not disclose or sell to any third-party information we collect or that is provided to us from visitors to this Web site. We do not send advertisements or e-mail to someone who just visited our Web site.

Electronic Mail Usage

Our Web site, Online Personal Banking and Online Business Banking allow you to communicate with us by electronic mail by using a link called *Contact Us*. Contact Us is a convenient method of exchanging non-confidential communications with the Bank. It is not a secure connection and should not include any private or confidential information, such as Social Security numbers, unlisted telephone numbers, bank account numbers, personal income information, etc.

Online Banking, Business Banking Security and e-Statements

Protecting the confidentiality and security of your personal and account information is top priority at Naugatuck Valley Savings and Loan. Your cooperation is vital to maximize the effectiveness of our security measures.

Layered authentication security measures are in place to protect user information through separated access IDs and passwords, and through validation images and questions. A user may also register his or her computer: The computer's unique set of characteristics will be stored by Internet banking and used as additional validation criteria during subsequent logins. Also as part of this layered security, the user uses an authentication pass phrase – another tool to ensure customers are accessing a valid Internet banking Web site.

Please use the following guidelines to protect the privacy of your information when using Online Personal Banking, Online Business Banking, and e-Statements.

Usage of an Internet browser that supports Secure Socket Layers (SSL) is required. SSL encrypts your data to prevent unauthorized persons from gaining access to it.

Do not share your password or Personal Identification Number (PIN) with anyone you do not want to have access to your accounts. Anyone who has your password or PIN has the same access to your accounts that you have. If you suspect an unauthorized person has obtained your password or PIN, please contact us immediately at (203) 720-5000.

Do not respond to e-mail requests for sensitive personal or financial information. Naugatuck Valley Savings and Loan will never request this information via e-mail or through our Web site.

Employee Access

Only authorized employees are allowed to access your information. Employees use information only for official bank business. Furthermore, state and federal laws and regulations restrict the disclosure of your information by employees. Employees can be disciplined if they fail to follow our privacy policies.

Use of Cookies on Online PERSONAL Banking and ONLINE Business Banking

Naugatuck Valley Savings and Loan uses cookies on our secured Online Personal Banking and Online Business Banking site in order to tell our system you've logged in as a valid user. Without the cookie data, you would have to login each time you wanted to move to another page. When you click on the Exit button to leave the secured site, cookie data is flushed from your system.

Use of Cookies for e-Statements

The e-Statement Web site makes minimal use of cookies. A single-purpose cookie is delivered to your browser from the Web site server. This anonymous file allows the host server to acknowledge your personal customer settings and populates your page content accordingly. This use of cookies enables security for you and is used only as required to provide a secure, functional application.

New Accounts Online

The Bank allows customers to open deposit accounts online via a link through a third party Web site. This is maintained and operated at a secure location operated by a third party vendor. This vendor has agreed to keep all customer data confidential and secure. This vendor uses firewalls and filtering routers to restrict access to data. The vendor monitors its Web server to determine if an unauthorized user is attempting to access the Web

server. This site uses several types of security to protect confidential customer information.

This site is designed for use with Web browsers that use Secure Socket Layer technology. Your browser must be configured for 128-bit encryption.

Online Loan Applications

The Bank allows customers to apply for loans online. This is maintained and operated at a secure location operated by a third party vendor. This vendor has agreed to keep all customer data confidential and secure. This vendor uses firewalls and filtering routers to restrict access to data. The vendor monitors its Web server to determine if an unauthorized user is attempting to access the Web server. This site uses several types of security to protect confidential customer information.

This site is designed for use with Web browsers that use Secure Socket Layer technology. Your browser must be configured for 128-bit encryption.

External Third Party Links

Our Web site may have numerous links to other third party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. Links to non-Naugatuck Valley Savings and Loan Web sites are provided solely as pointers to information on topics that may be useful to users of the Naugatuck Valley Savings and Loan Web sites, and Naugatuck Valley Savings and Loan has no control over the content of such non-Naugatuck Valley Savings and Loan Web sites. If you choose to link to a Web site not controlled by Naugatuck Valley Savings and Loan, Naugatuck Valley Savings and Loan makes no warranties, either expressed or implied, concerning the content of such site, including the accuracy, completeness, reliability or suitability thereof for any particular purpose, nor does Naugatuck Valley Savings and Loan warrant that such site or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. Naugatuck Valley Savings and Loan does not guarantee the authenticity of documents on the Internet. Links to non-Naugatuck Valley Savings and Loan sites do not imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered at such sites, or any representation regarding the content at such sites.

Customers are advised to check the privacy statements of any third party Web site for information about their use of cookies and personal information they may collect. You will be subject to their policies when you visit their sites.

Privacy/Security Contact Person

If you have questions about Naugatuck Valley Savings and Loan's policies concerning Privacy and/or Security, please contact Naugatuck Valley Savings and Loan by contacting our [Online Privacy Coordinator Ray Ott by e-mail](#) or calling (203) 720-5000.

Customer Contact

If you are concerned we are not complying with the policies and procedures outlined in this online privacy statement or that the information we have collected online is inaccurate, you may contact our [Online Privacy Coordinator Ray Ott by e-mail](#) or calling (203) 720-5000.

Disclosure Required By Law or Regulation

At times we may be required by federal or state laws and regulations to disclose certain information to regulators or other governmental agencies, such as information in connection with legal proceedings. We will disclose information when state and/or federal law (or regulation) requires disclosure.