

Opt-Out Form

1. Name: _____

2. Social Security Number:

□□□ — □□ — □□□□

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

Olson Mobeck PSI Safe Deposit Trust

Number: _____

4. Opt-Out Choice

I do not wish to have my personal information shared with People's United Bank affiliated businesses. 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 4 "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 5 "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:

□□□ — □□ — □□□□

Name: _____

■ Social Security Number:

□□□ — □□ — □□□□

(cut here)



Sharing with Non-Affiliates

We may share your Collected Information listed on page 2, but only 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 to credit bureaus. 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 required by a subpoena, court order or 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 on page 5, please tell us your preference by calling 1-877-894-0300 (or by completing and mailing the attached form).

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.

Changes

Should you change your opt-out decision, you may do so by writing us a letter and mailing it to:

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

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

We appreciate the confidence you placed in us when you chose People's United to be your financial services company, and we will strive to safeguard your financial information in accordance with this notice. We appreciate your business – and your trust!

People's United Bank Privacy Notice

We Care About Your Privacy

At People's United, 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.

People's United Bank Family of Affiliated Companies

This notice describes the privacy practices of People's United Bank and its entire family of affiliated companies: People's Securities, Inc., a registered broker-dealer; R.C. Knox and Company, Inc. and its division Beardsley, Brown & Bassett, an insurance agency; Olson Mobeck Investment Advisors, Inc., an investment management company; People's Mortgage Investment Company; People's Capital and Leasing Corp., an equipment leasing firm; and trade names People's Capital & PBCT Mortgage, which People's United Bank uses outside of Connecticut.

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.



Maintaining Accurate Information

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.

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 creditworthiness;
- 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 at peoples.com.)*

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 affiliates or with non-affiliated companies.

Sharing with Our Affiliates

In our efforts to better serve your financial needs, we may share your Collected Information listed on page 2 with any of our affiliated companies, such as investment companies, mortgage holding companies, 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 affiliates, 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 the People's United Bank family of 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 on page 3 with the People's United Bank family of affiliated companies, please tell us your preference by calling **1-877-894-0300** (or by completing and mailing the attached form).

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

Please see page 5 for information on sharing with non-affiliates.

Please see page 6 for information about joint accounts and multiple accounts, and for instructions on making changes to your status.

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:

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

Note: In order for your mailed Opt-Out Form to be valid, it must be **fully completed** and mailed to the address listed above.

