

Dime Savings Bank and its Affiliates Privacy Practices

The Dime Savings Bank (the “Bank”) along with its affiliates are providing you with this notice, because we respect the privacy needs of our customers and understand the importance of maintaining confidentiality of information. This notice will provide you with a summary of the information sharing practices for the Bank and its affiliates.

Who are the Dime Savings Bank affiliates?

I. The Dime Loan Servicing Corporation, Inc. located at 290 Salem Turnpike, Norwich, Connecticut, is a wholly owned subsidiary of the Dime Savings Bank, and was established for the purpose of providing residential loan portfolio servicing.

II. The Dime Investment Services, Inc. located at 290 Salem Turnpike, Norwich, Connecticut, is a wholly owned subsidiary of the Dime Savings Bank, and was established for the purpose of providing alternative investment services.

What kind of information do we (the Bank and its affiliates) collect?

We collect nonpublic personal information about you in order to provide you with the best products and services that meet your needs, to service you in the most efficient way we can and to make doing business with the Bank and its’ affiliates as easy as possible. Non-personal information is defined as:

Non-personal information is personally identifiable information that:

® Is “provided by a consumer” to the bank or its’ affiliates to obtain financial products or services; (This could include, for example, information given on a loan application, signature card or through the online banking application);

® Results “from any transaction involving a financial product or service between the Bank or its affiliates and a consumer”; (This could include, for example, deposit account balances, loan repayment experiences, and information regarding the purchase of a particular product or service by the particular consumer with the Bank, etc.), or

® The Bank or its affiliates “otherwise obtains” about a consumer in connection with providing a financial product or service. This could include, for example, information provided by an employer, a credit bureau (Consumer reporting Agency) or Chexsystems.

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Who has access to the information that is collected?

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 regulations to guard your nonpublic personal information. Employees are trained as to the importance of maintaining privacy when dealing with customer information.

What kind of information may be disclosed or shared with others?

We may disclose all of the information we collect, as described in the above section entitled, What kind of information do we (the Bank and its' affiliates) collect? , to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Disclosure of information as required by Law

State and federal statutes require the Bank to disclose certain information upon the presentment of proper documentation. The bank has established policies and procedures to ensure this information is divulged only in accordance with applicable law, upon presentment of proper documentation, and only to those parties authorized by law to request such information. Such laws as the Bank Secrecy Act, the Right to Financial Privacy Act, and the Internal Revenue Code govern the disclosure of this information. The State of Connecticut also has statutes and regulations requiring the bank to supply information to certain government agencies. Additionally, information may be released if a customer is involved in a legal proceeding and the parties to the litigation request, in accordance with state and federal law, specific records and information.

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Special Rule for Affiliated Entities

The Dime Savings Bank (the "Bank") may transfer its' mortgage loans to its wholly-owned subsidiary, Dime Loan Servicing Corporation ("Dime Loan Servicing"). Following the transfer of the loan, Dime Loan Servicing and the Bank may from time to time share with one another certain "non-experience information" about you in Dime Loan Servicing's or the Bank's possession. This information may be used by Dime Loan Servicing or the Bank for purposes of assisting in the servicing of your mortgage loan or for providing you with information about products and services offered by the Bank or its affiliates. "Non-experience information" generally means customer information obtained by Dime Loan Servicing or the Bank from outside sources and not from experiences or transactions that you may have had with the Dime Loan Servicing or the Bank. For example, "non-experience information" would include information contained on a credit application or credit report.

In the event that you do not want Dime Loan Servicing and the Bank to share your non-experience information, you may elect to opt-out of this sharing arrangement by giving notice of your election in writing to Dime Loan Servicing Corporation, P.O. Box 70, 290 Salem Turnpike, Norwich, Connecticut 06360, Attention: Loan Servicing, or by calling Dime Loan Servicing at (860) 859-4300, or toll-free 1-888-881-3463, and asking for Loan Servicing. Please note that your election to opt-out of the sharing arrangement between Dime Loan Servicing and the Bank will not prohibit or restrict Dime Loan Servicing and the Bank from sharing information about you as may otherwise be permitted or required by applicable law.

