TERMS OF USE

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The Adirondack Trust Company respects your privacy. The Bank takes this responsibility seriously and will endeavor to protect your privacy when visiting our Website.

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If during your visit to this Website you send an email to the Bank, your email address and the contents of your email will be collected.

Your email address and the information contained in your email will be used to respond to you, to address issues you identify, to further improve this Website, to forward your email to another agency for appropriate action, or as otherwise described in our Privacy Notice.

You should never send in an email to the Bank any account information, e.g. Account number, PIN, social security number etc. The Bank will never ask you for this type of information via email.

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- web pages or services you have visited on our Site;
- the domain name (URL) that your computer was on prior to accessing our Site and from which any web page on this Site was linked; and
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Your email address is not collected for commercial marketing purposes for use by other third-parties and the Bank does not sell or distribute your email address for commercial marketing purposes unless specified by us and agreed to you by you.

Visitors may elect to provide us with personal information via e-mail or online registration forms. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

The Web Wise Online Banking section of our Website is a secured area of the Website. You will need to enter your username and password to enter this area. Please do not ever share your username or password.

**Children**

The bank does not knowingly collect personal information from anyone or create profiles of children through this Website. People are cautioned that the collection of personal information provided by any individual in an email will be treated the same as information given by an adult, and may, if not protected by Federal or State law, be subject to public access. The Bank encourages parents and teachers to be involved in children's Internet activities and guide the children whenever children are asked to provide personal information on-line.

**Changes to these Terms of Use**

These Terms of Use may be changed from time to time by posting the new Terms of Use on the Website. All users agree to be subject to this agreement as it changes from time to time.

**Applicable law**

This agreement and your use of this Website and any dispute arising out of such use of the Website are governed by the laws of the United States of America and the laws of New York State.

**Questions**

If you have questions regarding this Terms of Use you may email us at webwise@adirondacktrust.com or contact us by mail addressed to:
The Adirondack Trust Company
Attention: Website Manager
473 Broadway
Saratoga Springs, NY 12866

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