

ADDITIONAL INFORMATION CONCERNING YOUR PRIVACY ON THE INTERNET

Please know that our Privacy Practices apply in entirety, as appropriate, to anything consumers/customers might do at our Web site.

We use information you provide to us through our Web site only for the specific purpose of providing you with a requested service or to respond to your inquiries. Any nonpublic personal information you provide to us is not sold, nor will it be shared with others except to provide you with a service specifically requested or unless we are compelled to do so by law.

Protecting Your Privacy Online

We go to great lengths to ensure that your money and personal data are secure using several different types of technology, such as User ID, Password, Secure Socket Layer (SSL) and other technologies to transfer data and ensure the confidentiality of your transactions. For additional information on this topic see *Security Online*.

Protecting Online Applications

If you enroll in our affiliate banks' Internet Banking service, you provide personal information that is necessary for us to process your application. To ensure that your application remains confidential, the information must be sent to us through our affiliate banks' Internet Banking service in a "secure session" established with Secure Socket Layer (SSL).

Once you have submitted your application online, we recommend that you end your browser session before leaving your computer.

How We Handle E-mail

We preserve the content of your e-mail, your e-mail address and our response so that we can more efficiently handle any follow-up questions you may have. We also do this to meet legal and regulatory requirements.

For secure transmissions for our affiliate banks' Internet Banking customers, e-mails should be sent to our affiliate banks' using the Email function of the Internet Banking service. Inquiries sent through our affiliate banks' Internet Banking Bank Mail service are secure and use Secure Socket Layer (SSL).

E-mails sent by using the Contact Us link on our regular Web site may not be as secure so you should not include confidential information in your e-mail correspondence to us. We will not include confidential nonpublic personal information in our responses to you through this medium. You have the option of contacting us by phone, U.S. mail or by visiting one of our nearest community banking offices.

Online Information Collection and Sharing

Some areas of our Web site require certain information, such as your e-mail address, in order for us to respond to you. In these cases, we collect your information only to interact with you or to monitor activity on our Web site.

If you browse our Web site anonymously and do not interact with us, personal information, such as your e-mail address, is not collected.

We gather and analyze data regarding usage of our Web site, including domain name, number of hits, pages visited, length of user session, etc., to evaluate the usefulness and effectiveness of our site.

About "Cookies"

To provide better service and a more effective Web site, we use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our Web page server. We do not combine information collected through cookies with other nonpublic personal information to determine who you are or your e-mail address.

Cookies are commonly used on Web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our Web site and for a number of purposes related to processing transactions you have requested us to perform for you.

IP Addresses

Our Web servers automatically collect limited information about your computer's connection to the Internet, including your IP address, when you visit our site. (Your IP address is a number that lets computers attached to the Internet know where to send you data - - such as the Web pages you view.) Your IP address does not identify you personally.

Protecting Children

Our Web site is directed to a general audience. We do not knowingly solicit or collect personal information from children. We recognize that protecting children's identities and their privacy online is important and it is a responsibility that rests with both the online industry and with parents.

Links to Other Sites

From time to time, we may establish links to other Web sites as a service to the visitors to our Web site. These links are provided as a service to our customers and to provide them with greater convenience and access. Please note, since we cannot control information on other Internet sites, we are not responsible for the content of websites we may choose to link from www.arrowfinancial.com. You should review that Web site's own privacy notice.

Our Commitment to Your Privacy

Whether it is the Internet, in person, via telephone or mail, Arrow Financial Corporation and our family of bank and non-bank affiliates are committed to protecting your privacy. We will provide you with safeguards appropriate to ensure the safety of your nonpublic personal information that you have entrusted to us.

Arrow Financial Corporation

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