

LIMITING ADVERTISING FROM OTHER COMPANIES

If you would like to reduce the amount of advertising you receive from other companies, consider contacting and registering with the following entities:

Federal Trade Commission (FTC) National Do Not Call Registry:

- Online at: www.donotcall.gov
- By Calling: 1-888-382-1222 (TTY 1-866-290-4236)

Direct Marketing Association:

Mail Preference Service

- Direct Marketing Association
P.O. Box 643
Carmel, NY 10512

E-mail Preference Service

- Online at: <http://www.dmchoice.org>

IDENTITY THEFT ASSISTANCE

If you suspect that someone has had unauthorized access to your account with us, or access to your personal identifying information such as your Social Security Number or credit card information, please notify any of our bank representatives immediately so we can take appropriate action to protect you.

Saratoga National Bank and Trust Company:

Toll-free: 1-800-762-6155
Locally: 518-583-3114

In addition, you should also file a report with:

Federal Trade Commission (FTC):

Toll-free: Consumer Response Center 1-877-FTC-HELP (382-4357) (TTY 1-866-653-4261)
ID Theft Hotline 1-877-438-4338
Online: ID Theft Web site www.ftc.gov/bcp/edu/microsites/idtheft/

Credit Bureau Fraud Assistance Services

	Toll-free:	Online:
- Equifax	1-800-525-6285	www.equifax.com
- Experian	1-888-397-3742	www.experian.com
- Trans Union	1-800-680-7289	www.transunion.com

Local police and law enforcement

Saratoga National Bank and Trust Company

Equal Housing Lender / Member FDIC
January 2010