

**FACTS****WHAT DOES Monson Savings Bank  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account Balances
- Transaction History and Payment History
- Credit History and Assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Monson Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Monson Savings share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 413-267-4646 or go to [www.monsonsavings.com](http://www.monsonsavings.com)

## Who we are

**Who is providing this notice?**

Monson Savings Bank

## What we do

**How does Monson Savings Bank protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Access to your account information is restricted to those employees who need to know that information to service your account.

**How does Monson Savings Bank collect my personal information?**

We collect your personal information, for example, when you

- Open a deposit account or Apply for a loan
- Pay your bills online or Apply for a debit card
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Monson Savings Bank has no affiliates*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Monson Savings Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Monson Savings Bank does not market jointly.*

## Other important information

Monson Savings Bank is compliant with the Massachusetts Regulation 201 CMR 17:00: Standards for the Protection of Personal Information of Residents of the Commonwealth of Massachusetts. Monson Savings Bank has implemented, maintained, and monitors a comprehensive written information security program applicable to any records containing personal information.