

FACTS	WHAT DOES NEWBURYPORT FIVE CENTS 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: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Newburyport Five Cents Savings Bank choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Newburyport Five Cents Savings Bank 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>	YES	YES
<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 our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call toll-free 1.844.639.3483 —our menu will prompt you through your choice(s) or</li> <li>• Mail in the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call <b>1.844.639.3483</b> or go to <b>www.newburyportbank.com</b>

Mail-in Form		
<p><b>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</b></p> <p><input type="checkbox"/> Apply my choices to me only.</p>	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<b>Mail to:</b> Newburyport Five Cents Savings Bank C/O Marketing Department P.O. Box 350 Newburyport, MA 01950

Who we are	
Who is providing this notice?	Newburyport Five Cents Savings Bank
What we do	
How does Newburyport Five Cents 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. We maintain physical, electronic, and procedural safeguards to reasonably ensure the confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information.
How does Newburyport Five Cents Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your debit card or perform a transaction with us and others.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Newburyport Five Cents Savings Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include insurance companies, direct marketing companies, Certified Public Accountants and financial planners.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ We may enter into joint marketing agreements with other financial services companies to offer you products and services, such as credit cards, that we do not otherwise provide on our own.</li> </ul>

Other important information