

Internet Banking

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Privacy Policy

Rev. June 2013

FACTS	WHAT DOES AVIDIABANK 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"> ◆ Social Security number and Income ◆ Account Balances and Payment History ◆ Credit History and Credit Scores 																												
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 Avidia Bank chooses to share; and whether you can limit this sharing.																												
		<table border="1"> <thead> <tr> <th></th> <th>Does Avidia Bank Share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>Reasons we can share your personal information</td> <td></td> <td></td> </tr> <tr> <td>For our everyday business purposes- such as to process your transactions, maintain your account(s), Respond to court orders and legal investigations, or report to credit bureaus</td> <td style="text-align: center;">YES</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>For our marketing purposes- to offer our products and services</td> <td style="text-align: center;">YES</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">NO</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your transactions and experiences</td> <td style="text-align: center;">NO</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your creditworthiness</td> <td style="text-align: center;">NO</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For our affiliates to market to you</td> <td style="text-align: center;">NO</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For our nonaffiliates to market to you</td> <td style="text-align: center;">YES</td> <td style="text-align: center;">YES</td> </tr> </tbody> </table>		Does Avidia Bank Share?	Can you limit this sharing?	Reasons we can share your personal information			For our everyday business purposes- such as to process your transactions, maintain your account(s), Respond to court orders and legal investigations, or report to credit bureaus	YES	NO	For our marketing purposes- to offer our products and services	YES	NO	For joint marketing with other financial companies	NO	N/A	For our affiliates' everyday business purposes - information about your transactions and experiences	NO	N/A	For our affiliates' everyday business purposes - information about your creditworthiness	NO	N/A	For our affiliates to market to you	NO	N/A	For our nonaffiliates to market to you	YES	YES
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To limit our sharing	<ul style="list-style-type: none"> ◆ Call 800-508-2265 ◆ Mail opt-out information to: Avidia Bank; ATTN: Deposit Ops; 42 Main St.; Hudson, MA 01749 Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.																												
Questions?	Call 800-508-2265 or go to www.avidiabank.com																												
Who We are																													
Who is providing this notice?	Avidia Bank																												
What we do																													
	To protect your personal information from unauthorized access and use, we use																												

How does Avidia Bank protect my personal information?	security measures that comply with state and federal law. These measures include computer safe guards and secured files and buildings.
How does Avidia Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Pay your bills or Apply for a loan ◆ Use your credit or debit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ 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 <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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ◆ N/A
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ◆ LPL Financial Institution Services, whose products and services are offered through Avidia Financial Services.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ N/A
Other important information	

People Pay



People Pay is a fast and easy way to send/receive money online through your Internet Banking account with Avidia Bank.

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Introducing Business Online Payroll



Conduct all of your payroll tasks from your Business Express Internet Banking!

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Health Savings Accounts



Time to start planning for your 2014 health care costs. If you qualify, an HSA could be the answer.

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Checking	Business Checking	CD & IRA Rates	Online Banking Tips	Hudson
Savings, CD & IRAs	Commercial Loans	Mortgage Rates		Westborough
Credit Cards	Cash Management	Deposit Rates	Tools and Resources	Clinton
Health Savings Accounts	Investment Services	Equity Rates	Personal Finance Calculator	Leominster
Investment Services	Electronic Banking	Other Loan Rates	Home Financing	Marlborough
Senior Products	Merchant Services		Investing	Northborough
			Leasing	Shrewsbury



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