



# Privacy & Security

<b>FACTS</b>	WHAT DOES FIRST COMMONS BANK DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <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 Score</li> </ul> <p>When you <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 First Commons Bank N.A. chooses to share; and whether you can limit this sharing.
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Reason we can share your personal information	Does First Commons 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>	NO	We do not share
<b>For our affiliates' everyday business purposes</b> -information about your creditworthiness	NO	We do not share
<b>For non-affiliates to market to you</b>	NO	We do not share
<b>QUESTIONS?</b>	Call 617-243-4400 or go to our contact section on our website at:  www.firstcommonsbank.com	

<b>Who we are</b>	
<b>Who is providing this notice</b>	First Commons Bank 718 Beacon Street Newton, MA 02459

<b>What we do</b>	
<b>How does First Commons Bank protect my personal information?</b>	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.
<b>How does First Commons Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or Deposit Funds</li> <li>■ Pay your bills or Apply for a Loan</li> <li>■ Use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies</p>
<b>Why can't I limit all sharing?</b>	<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>

<b>Definitions</b>	
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<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>First Commons Bank N.A. has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>First Commons Bank N.A. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>First Commons Bank N.A. doesn't jointly market.</i></li> </ul>

718 Beacon St, Newton Centre, MA 02459 | 161 Linden Street, Wellesley, MA 02482 | 617-243-4400 | [Get Directions](#)

Mortgage Loan Originator # 440596

